



Saskatchewan  
Education

# **Annual Report 1998-1999**

---

**Saskatchewan  
Teachers'  
Superannuation  
Commission**

---

**Superannuation**

**Group Life Insurance**

**Dental Plan**

# 1998-99 Annual Report

The Saskatchewan Teachers' Superannuation Commission  
Room 226, 3085 Albert Street  
Regina, Saskatchewan S4P 3V7

submits the:

Sixty-ninth Annual Report with respect to  
*The Teachers Superannuation and Disability  
Benefits Act* for the Year Ended June 30, 1999;

Thirty-ninth Annual Report with respect to  
*The Teachers' Life Insurance (Government  
Contributory) Act* Chapter T-8, R.S.S. 1978  
for the Year Ended August 31, 1999; and,

Fourteenth Annual Report with respect to  
*The Teachers' Dental Plan Act*  
for the Year Ended December 31, 1999.

# Table of Contents

Letter of Transmittal .....	3	Teachers' Group Life Insurance Plan .....	19
Teachers' Superannuation Commission .....	5	Dental Plan .....	21
Teachers' Superannuation Plan .....	9	Auditor's Financial Statements .....	23
Teachers' Disability Benefits Plan .....	13	Appendices .....	
Investments .....	15	Tables .....	37
Cash Flow Forecast .....	17	Schedules .....	66

# Letter of Transmittal

The Honourable Jim Melenchuk  
Minister in Charge,  
Teachers' Superannuation Commission  
Regina, Saskatchewan

Sir:

The Teachers' Superannuation Commission has the honour to submit the annual report outlining activities under *The Teachers Superannuation and Disability Benefits Act* for the year ending June 30, 1999; *The Teachers' Life Insurance (Government Contributory) Act* for the period ending August 31, 1999; and, *The Teachers' Dental Plan Act* for the period ending December 31, 1999.

Respectfully submitted,



P. J. Dickson (Mrs)  
Chairperson



# Teachers' Superannuation Commission

## Mission Statement

The Commission strives to deliver teacher benefits to the highest professional standard, combining accurate and up-to-date information with personalized client service.

## Objectives

The Teachers' Superannuation Commission, which consists of seven members appointed by the Lieutenant Governor in Council, is responsible to the Minister of Education for the administration of *The Teachers Superannuation and Disability Benefits Act*, *The Teachers' Life Insurance (Government Contributory) Act*, *The Teachers' Dental Plan Act* and the Regulations to these Acts.

The primary responsibility of the Commission is to provide retirement and other benefits to teachers. The duties associated with this responsibility are:

- to provide information and advice to plan members;
- to collect pension contributions from all participating teachers;
- to provide retirement benefits to teachers and dependants of deceased teachers;
- to monitor the investment of the pension funds;
- to provide disability benefits to eligible teachers who are unable to continue teaching due to illness;
- to administer reciprocal transfer agreements with other jurisdictions;
- to keep appropriate financial records of the affairs of the Plan;
- to administer the Voluntary Contributions Fund;
- to administer the Teachers' Group Life Insurance

Plan; and,

- to administer the Teachers' Dental Plan.

## Organization

Minister in Charge

Appointed  
Teachers' Superannuation  
Commission

Executive Director

Administration  
Teachers' Superannuation  
Commission

The Saskatchewan Teachers' Superannuation Commissioners acknowledge and appreciate the cooperation and assistance of the staff of the Teachers' Superannuation Commission, the Saskatchewan Teachers' Federation, the school boards and regional colleges, and the administrative staff within government. The efforts of these individuals has resulted in another successful year for the Commission.

## Commission Members

In accordance with Section 4 of *The Teachers Superannuation and Disability Benefits Act*, the Teachers' Superannuation Commission consists of three members nominated by the executive committee of the Saskatchewan Teachers' Federation, three members nominated by the Minister of Education and a chairperson nominated by these six members. All appointments are made by the Lieutenant Governor in Council for a term of five years.

Appointed Commission members include:

### Chairperson:

John Chyzowski, Retired Executive Director  
League of Educational Administrators,  
Directors and Superintendents

### Nominated by the Minister of Education:

Mae Boa, Executive Director  
Finance and Operations  
Saskatchewan Education

J. Michael Littlewood, Executive Director  
Legislation and School Administration  
Saskatchewan Education

Brian Smith, Executive Director  
Public Employees Benefits Agency  
Saskatchewan Finance

### Nominated by the Saskatchewan Teachers' Federation:

Susan Bates, Executive Assistant  
Saskatchewan Teachers' Federation

Tony Linner, Executive Assistant  
Saskatchewan Teachers' Federation

Lyle Vinish, Assistant General Secretary  
Saskatchewan Teachers' Federation

## Administration

Administration for the Teachers' Superannuation Commission is comprised of 15 members involved in processing pensions, disability benefits, payroll; tracking pension contributions and investments; and providing counselling and various administrative functions for members of the Plan. In addition, the staff are responsible for the Disability Benefits Plan,

Teachers' Group Life Insurance Plan and the Teachers' Dental Plan.

The Teachers' Superannuation Commission prepares estimates for annual retirement planning sessions facilitated by the Saskatchewan Teachers' Federation. In this way, staff of the Teachers' Superannuation Commission and the Saskatchewan Teachers' Federation work together to ensure the teachers of Saskatchewan are well represented and informed through group and one-on-one counselling sessions.

The \$1 million operating budget of the Commission is paid out of moneys appropriated by the Legislature.

## Consultants

Actuarial consulting firms assist with the development of the investment policy guidelines, propose assumptions and perform the calculations of benefits for marriage breakdown and commuted value payments, and actuarial present value calculations for the purpose of portability agreements. Actuarial services are also required in preparing a valuation of the Plan and for cash flow projections.

Whenever required, legal consultation is provided by either the Department of Justice or private legal counsel. Legal advice provided to the Commission ensures all legal obligations are fulfilled.

The Plans' assets are measured by a third party. Reports are provided to the Commission for monitoring the performance of the Investment Manager.

## Accomplishments for 1998-99

### Teachers' Superannuation Plan

- Investment earnings allocated to teachers in the Teachers' Superannuation Fund were 14.44 per cent. The investment earnings allocated to members in the Voluntary Contributions Fund were 2.68 per cent.
- On January 1, 1999 a cost of living increase of 0.7 per cent was applied to all pension allowances and disability benefits.

- In the last year 3,836 pension estimates have been issued to teachers. These pension estimates are valuable tools for retirement planning.
- Approximately 8,860 teachers received Annual Statements which provided them with retirement options and projections as at June 30, 1999.
- In the last year, 58 calculations for marriage breakdowns were prepared; only 12 were used for property settlements resulting in \$870,671 being transferred out of the Plan.
- In 1998-99, 33 commuted value transfers of locked-in contributions and interest were processed totalling \$1.38 million.

#### **Teachers' Group Life Insurance Plan**

- The 1998-99 annual premium was \$151.80 which provided \$110,000 for term life insurance plus accidental death and dismemberment coverage.
- The premiums paid to the insurance carrier totalled \$2.6 million of which \$1.0 million was matched contributions provided by the Minister of Finance.
- The total insurance for all eligible Saskatchewan teachers was \$1.8 billion.

#### **Teachers' Dental Plan**

- 35,911 dental claims were processed which cost the Government of Saskatchewan \$5.3 million in 1999.

#### **Volume of Transactions**

	<u>1998-99</u>	<u>1997-98</u>
<b>Teachers' Superannuation Plan</b>		
Purchases, repayments and reciprocal transfers in	420	468
Termination refunds and reciprocal transfers to other pension plans		
	608	300
Allowances in payment to superannuates, survivors and dependants	8,618	8,335
Disabled teachers in receipt of benefits	528	491

	<u>1998-99</u>	<u>1997-98</u>
Deaths	343	305
T4A's issued for purchases, refunds, pension adjustments, and taxable benefit	24,596	6,198
<b>Teachers' Group Life Insurance Plan</b>	<u>1998-99</u>	<u>1997-98</u>
Insurance participants	17,391	17,204
Insurance death claims paid	48	26
<b>Teachers' Dental Plan</b>	<u>1998</u> <sup>1</sup>	<u>1998</u> <sup>1</sup>
Dental claims processed	35,911	41,205

<sup>1</sup> The figures for 1998 have been amended to include information omitted in the 1997-98 Annual Report.



# Teachers' Superannuation Plan

## History

Legislation was introduced July 1, 1930 to inaugurate a superannuation plan for teachers in Saskatchewan. The plan provisions under the original *Teachers' Superannuation Act* have been significantly amended since then.

- A major milestone was in 1974 when the Teachers' Superannuation Plan became a negotiable matter as a mandatory item under *The Teacher Collective Bargaining Act, 1973*. As a negotiable item, any amendments to the Plan must first be included in a provincial bargaining agreement.
- In 1980, the Government began to address the growing unfunded liability of the Plan. In that year, the Teachers' Annuity Plan was established for those new teachers who had not previously taught in Saskatchewan, and for certain teachers who chose to transfer from the old formula plan. The Government also began to match the pension contributions of teachers.
- Effective July 1, 1984, teachers became eligible for a pension with 30 years of service, regardless of age. This has proved to be a popular retirement provision.
- Recognition for part-time service was introduced on July 1, 1990. Teachers are allocated a full month of eligibility service for each month they are employed under a part-time contract. The pension allowance is calculated utilizing the equivalent full-time salary rate.
- The assets and liabilities of the Teachers' Annuity Plan were transferred to the Saskatchewan Teachers' Federation on July 1, 1991. It is now a defined benefit plan known as the Saskatchewan Teachers Retirement Plan.
- The 1992-1994 Collective Bargaining Agreement introduced changes to the Plan, including:
  - the teacher accounts would be allotted all investment earnings of the Fund;
  - a statement of what monies constitute the Teachers' Superannuation Fund, and how monies can be withdrawn from the Fund; and,
  - provision for commuted value transfers and marriage breakdown payments.
- In November, 1995 the first 'Small Benefit Payout' was issued. A small benefit commuted value is paid in lieu of an allowance when the annual allowance is less than 2% of the Canada Pension Plan yearly maximum pensionable earnings for the year of retirement.
- In January, 1996 the Commission prepared and mailed to its members, their first Annual Statement. It provided a summary of their service record, as well as projections on what retirement income they could expect to receive from the Plan if they either terminated immediately or continued to teach at the current rate.
- In June, 1997 a new reciprocal transfer agreement was reached with the Manitoba and Ontario Teacher Pension Plans. This new agreement is based on an actuarial present value basis with common assumptions. It is hoped that this will serve as a model for a Canada-wide portability agreement.
- A customized in-house payroll system was developed and implemented in October, 1998. It results in substantial savings in administration costs for the Commission.
- Significant changes introduced in the 1997-1999 Collective Bargaining Agreement include:
  - the purchase of up to one year of service for a deferred salary leave; and,
  - teaching to a maximum of 120 days in a school year during the first year after retirement and 60 days for subsequent years without penalty.

## Membership

The Teachers' Superannuation Plan has been

closed since July 1, 1980. Most teachers who began teaching prior to July 1, 1980, are participants in the Teachers' Superannuation Plan, unless an option was exercised to transfer to an annuity plan formerly operated by the Teachers' Superannuation Commission.

#### Participants in the Teachers' Superannuation Plan

	1998-99	1997-98
Active Members	6,617	7,063
Inactive Members	16,386	17,332
Superannuates	8,270	8,115
Disabilities	501	462
<b>Total</b>	<b>31,774</b>	<b>32,972</b>

All teachers who commenced teaching after June 30, 1980 became members of the Annuity Plan.

#### Services

The Teachers' Superannuation Plan provides lifetime retirement benefits for teachers and their survivors and dependents. The services provided by the Plan are as follows.

#### Age and Service Allowance

The Plan calculates an age and service allowance as 2.0 per cent of the average of the five highest years salary times years of service to a maximum of 35 years subject to Revenue Canada maximums. This pension is reduced at age 65 for CPP integration and is increased each January 1 by 80% of the increase in the Consumer Price Index.

#### Death Benefits

The Plan's death benefit, for a pensioned teacher or an active teacher with eight or more years of service, provides a spouse with 60% of the regular allowance plus a further 10% for each dependent child to a maximum of 25%. An active teacher's spouse or dependants have the option of taking a refund of the teacher contributions and interest rather than an allowance.

An active teacher with less than eight years of service would have a refund of contributions and interest payable to the dependant, nominee or estate. The dependant has the option to take a deferred survivor allowance.

#### Termination

When a teacher with more than two years of service terminates, contributions plus interest are refunded. Effective July 1, 1998 interest is paid on all refunds, however, certain lock-in provisions will apply depending upon age and years of consecutive service.

#### Purchase of Contributory Service

Within certain restrictions, contributory service may be purchased if a teacher:

- took a sabbatical leave;
- was a study supervisor prior to teaching;
- was absent for maternity, adoption or parenting;
- attended university;
- taught out of province;
- taught in a Band controlled school;
- taught at an approved technical institute;
- taught for CUSO, CIDA, etc;
- taught with NORTEP, University of Regina or University of Saskatchewan;
- was employed by the Department of Education;
- provided military duty;
- took a 'Deferred Salary Leave'.

As well, a teacher may reinstate refunded service and transfer service under various reciprocal agreements. The purchase of contributory service follows stringent rules which are detailed in *The Teachers Superannuation and Disability Benefits Act*.

#### Marriage Breakdown

Effective January 1, 1992, *The Teachers Superannuation and Disability Benefits Act* was changed to allow for payments out of the Fund for the division of matrimonial property pursuant to *The Matrimonial Property Act*.

Where the member is not yet receiving a pension, the value of the division is calculated using the termination method. A lump sum of up to 50% of the commuted value may be transferred to an RRSP for the ex-spouse.

For a member in receipt of an allowance, up to 50% of the value of future allowance payments may be transferred to an RRSP for the ex-spouse. The allowance paid to the member is reduced to reflect the amount of the transfer.

#### Commutted Value Transfers

The Plan requires the lock-in of contributions and interest when a member has ten or more consecutive years of service. Effective July 1, 1993,

the commuted value of the locked-in deferred allowance may be transferred to a locked-in RRSP.

Effective July 1, 1998, a commuted value transfer is permitted after four months during which no contributions have been made. The transfer is subject to a minimum of teacher contributions and interest.

If a member elects a commuted value transfer, the member has no further rights or entitlement under the Teachers' Superannuation Plan and has no right of re-instatement under any provision of *The Teachers Superannuation and Disability Benefits Act*.

## Pensions

The allowance payable to a teacher who retires under the Teachers' Superannuation Plan is determined by applying a formula based on years of service and highest salaries earned during any five years of service.

Allowances in 1998-99 totalled \$180.2 million and were paid to 7,574 pensioners, 1,044 survivors and dependants and 528 disability recipients. From July 1, 1998 to June 30, 1999 a total of 565 new allowances were granted and 365 allowances ceased due to death or discontinued benefits. During the year, 124 individuals discontinued their benefit and opted to receive commuted value payments totalling \$346,436.

### New Allowances

	1998-99	1997-98
Retirements	414	436
Disability benefits	67	51
Survivor and Dependent benefits	84	70
Total	565	557

## Small Benefit Payout

Effective July 1, 1990, *The Teachers Superannuation and Disability Benefits Act* was amended to allow a member, with a minimum of one year of eligibility service, to receive a benefit from the Plan at age 65. Many of the members able to take advantage of this new clause took a refund prior to April 1, 1963. Until that time, upon taking a refund a member was required to forfeit two years of service

for which contributions had been made. As the majority of these benefits are small, the Commission provides the member with a one-time commuted value payment in lieu of a monthly allowance.

In 1998-99, the Commission was responsible for calculating and awarding payments to 727 teachers, resulting in \$2.3 million being paid in benefits.

### Recipients of a Small Benefit Payout

Amount of Payout	No. of Teachers
Less than - \$3,000	172
\$3,000 - \$5,000	347
Over \$5,000	208
Total	727

## Reciprocal Transfer Agreements

The Teachers' Superannuation Commission may enter into reciprocal pension transfer agreements with other teacher employer groups and with public sector employer groups. Agreements were in effect on June 30, 1998 between the Saskatchewan Teachers' Superannuation Commission and the following pension jurisdictions:

- provincial teacher pension authorities in:
  - British Columbia;
  - Manitoba;
  - New Brunswick;
  - Newfoundland and Labrador;
  - Nova Scotia;
  - Prince Edward Island; and,
  - Ontario.
- Province of Saskatchewan Public Service Superannuation Board and the Public Employees Pension Plan;
- Government of Canada Public Service Superannuation;
- Crown Investment Corporation of Saskatchewan;
- Province of Saskatchewan Municipal Employees' Pension Plan;
- University of Saskatchewan;
- University of Regina;
- Board of Trustees of the Evangelical Lutheran Church of Canada; and

- Board of Trustees of the Western Christian College.

## **Voluntary Contributions Plan**

Effective December 13, 1985, a Voluntary Contributions Fund was established which allows teachers to make additional tax deductible contributions. These funds are invested separately from the mandatory superannuation contributions.

All Fund earnings are allocated to the teacher contributors. Voluntary contributions have no effect on the level of superannuation benefits to which a teacher may be entitled as a participant in the Teachers' Superannuation Plan. Contributions made to the Plan are used in the calculation of available RRSP room.

Teachers who cease teaching or are eligible for a retirement allowance are eligible for a refund of the voluntary contributions and interest. All monies must be removed by the end of the year in which the teacher turns 69.

# Teachers' Disability Benefits Plan

Disability benefits are available when a teacher is physically or mentally incapacitated and unable to teach. All payments are a charge on and payable from the General Revenue Fund of the Province of Saskatchewan, as stated in Section 38(2) of *The Teachers Superannuation and Disability Benefits Act*.

## Eligibility

The Plan provides benefits based on a formula incorporating years of service and average earnings. To be eligible, a teacher must have 10 years of eligibility service of which three years are in the five years immediately preceding the disability date, be under the age of 65 and the disability continues beyond 60 days. The disability payment commences when the sick leave benefits from a school board cease.

Medical evidence is required from two physicians verifying the disability. Ongoing eligibility for benefits is confirmed by periodic medical reviews.

Teachers who are partially disabled and teaching on a part-time basis are entitled to benefits in proportion to the non-teaching time.

At age 65, a disability recipient is considered eligible for an age and service allowance and the benefit is recalculated to include any periods where the teacher was receiving a benefit from the Saskatchewan Teachers' Federation, Income Continuance Plan.

Teachers are also encouraged to apply for benefits from the Canada Pension Plan. If benefits are payable from that Plan, the amount payable by the Teachers' Superannuation Commission is reduced accordingly.

## Disability Recipients

Teachers receiving a Disability payment at June 30, 1998	461 <sup>1</sup>
New recipients	67
Transferred to Age and Service Allowance	5
Deaths	11
Disability Discontinued	11
Teachers receiving a Disability payment at June 30, 1999	501

<sup>1</sup> The total at June 30, 1998 has been reduced from 462 to 461 to exclude a double counted member.



# Investments

The assets of the Teachers' Superannuation Fund and Voluntary Contributions Fund are held in trust by Royal Trust. Greystone Capital Management Inc. is responsible for investing the funds.

The Teachers' Superannuation Commission with the assistance of the investment manager and actuarial consultant develop investment policies, strategies and objectives for each plan. This document includes a benchmark portfolio against which the performance of the investment manager is measured.

The Teachers' Superannuation Commission sets short term and long term objectives for the investment of the Fund assets. This is achieved through active management of assets. The fund manager strives to achieve a total fund rate of return 10 per cent greater than the specified benchmark portfolio.

Both Funds have a short term objective to achieve a total fund return in three out of four years of 1.0% above the 91-day T-Bill return.

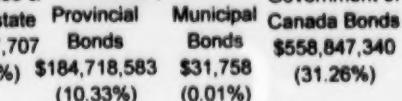
## Teachers' Superannuation Fund

The long term objective is to achieve a total annual fund rate of return equal to the Consumer Price Index for Canada plus an additional 4.0 per cent. The total fund rate of return should also be in excess of the long term economic assumptions for funding the Plan.

The assets are managed within these limits:

	<u>Minimum %</u>	<u>Maximum %</u>
Canadian Equities	30	50
Foreign Equities	0	20
Bonds	30	65
Real Estate	0	7
Short Term	0	25
Mortgages	0	5

## Teachers' Superannuation Fund - \$1,787,850,894

Corporate Shares	Short Term	Corporate Debentures	Pooled Funds
\$742,780,026	\$15,409,543 (0.86%) (41.55%)	\$115,753,116 (6.47%)	\$112,692,821 (6.30%)
			
Mortgages & Real Estate	Provincial Bonds	Municipal Bonds	Government of Canada Bonds
\$57,617,707	\$184,718,583 (3.22%) (10.33%)	\$31,758 (0.01%)	\$558,847,340 (31.26%)
			

## Voluntary Contributions Fund

The long term objective is to achieve a total annual fund rate of return equal to the Consumer Price Index for Canada plus an additional 2.0 per cent.

The assets are managed within these limits:

	<u>Minimum %</u>	<u>Maximum %</u>
Canadian Equities	10	50
Foreign Equities	0	20
Bonds	30	65
Short Term	0	20

## Voluntary Contributions Fund - \$2,797,955

Short Term Securities	Pooled Funds
\$352,557 (12.60%)	\$2,445,398 (87.40%)



# Cash Flow Forecast

## Minister of Finance Obligation

The following charts illustrate the projected future funding required from the Minister of Finance.

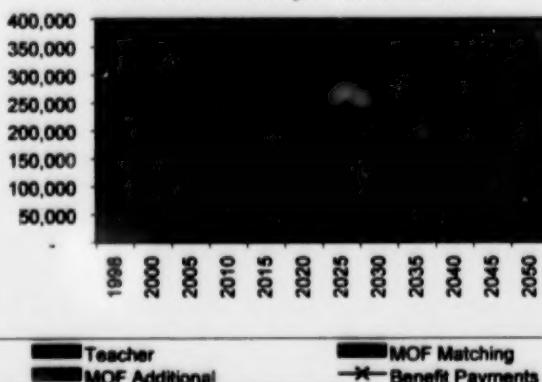
As illustrated in the table and charts, the Minister of Finance contributions will peak during the period 2023 to 2028. In constant 1997 dollars, Minister of Finance contributions will peak 2013 to 2018. This is based on the valuation done at June 30, 1997.

### Contributions from Minister of Finance (000's)

Year	Actual Dollars
1999-2000	\$94,589
2004-2005	74,605
2009-2010	92,853
2014-2015	286,727
2019-2020	320,271
2024-2025	335,253
2029-2030	217,742
2034-2035	272,023
2039-2040	207,409

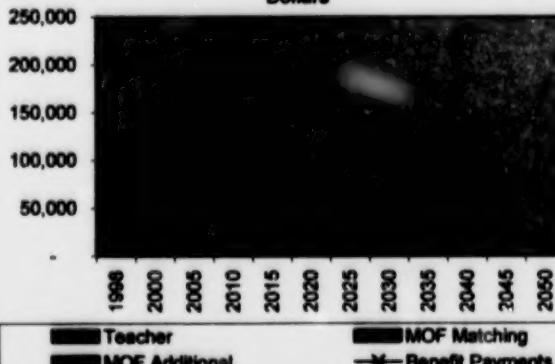
### Teachers' Superannuation and Disability Benefits Plan

Contribution vs Benefit Payment - Actual Dollars



### Teachers' Superannuation and Disability Benefit Plan

Contributions vs Benefit Payments - Constant 1997 Dollars



Year	Constant 1997 Dollars
1999-2000	\$90,916
2004-2005	61,264
2009-2010	64,200
2014-2015	166,918
2019-2020	156,982
2024-2025	138,358
2029-2030	110,409
2034-2035	79,585
2039-2040	51,092

Additional cash flow information is shown in the Notes to The Financial Statements - Note #13.



# Teachers' Group Life Insurance Plan

## Program

Legislation was introduced September 1, 1960 to provide group life insurance coverage for Saskatchewan teachers. The amount of insurance coverage and the plan provisions have been considerably increased since its inception. In 1974, group life insurance became a mandatory negotiable item under *The Teacher Collective Bargaining Act*, 1973 and continues as such pursuant to Section 237 of *The Education Act*. As a negotiable item, any amendments to the Teachers' Group Life Insurance Plan occur only as a result of a provincial collective bargaining agreement.

Coverage is available for:

- active teachers;
- teachers absent from work for educational reasons;
- teachers absent from work due to ill health;
- teachers absent from teaching in Saskatchewan to serve as an exchange or special teacher; and,
- superannuated teachers to age 75 unless they opt not to participate.

Coverage is also extended to certain other school board officials such as secretary-treasurers.

The insurance coverage includes an amount for accidental death and dismemberment equal to and in addition to the amount of ordinary life insurance in effect.

Superannuated teachers, age 65 to 75, have an option to maintain coverage for \$14,600 on term life insurance only.

Effective January 1, 1992, a retired secretary-treasurer granted an allowance or an annuity on the grounds of age and service under the Municipal Employees' Pension Plan has the option to continue insurance coverage under the Teachers' Group Life Insurance Plan.

## Administration

With the authorization of the Lieutenant Governor in Council and with the approval of the Saskatchewan Teachers' Federation, the Minister of Finance currently has an agreement with Clarica Life Insurance Company to underwrite the Teachers' Group Life Insurance Plan.

The Teachers' Superannuation Commission is responsible for administering the underwriting contract. This includes the collection and subsequent payment of premiums to the contracted life insurance company. The Minister of Finance is responsible for payment of 50 per cent of the premium required to provide each teacher the coverage as set out in the Provincial Collective Bargaining Agreement. Superannuated teachers and individuals employed within the category of secretary-treasurer are responsible for 100 per cent of the required premiums.

In 1998-99 coverage was provided for 17,481 participants.

- 13,737 teachers;
- 3,563 superannuated teachers; and,
- 91 others.

## **The Teachers' Life Insurance (Government Contributory) Act**

### **Chapter T-8, R.S.S. 1978**

For the years ended

August 31	1999	1998
Number of insured teachers	17,481	17,204
Total amount of insurance in force	\$ 1,817,549,800	\$ 1,764,413,200
Premiums Paid:		
Minister of Finance	1,021,205	970,940
Teachers	\$ 1,573,208	1,469,629
Total Premiums Paid	\$ 2,594,413	\$ 2,440,569
Number of Death Claims	48	26
Amount for Death Claims	\$ 4,018,400	\$ 2,219,400
Number of New Disability Claims	4	—
Amount for Disability Claims	429,876	369,153
Sums paid for the conversion of insurance *	6,800	—
The insurance company operating costs (1)	115,196	94,973
<b>Total</b>	<b>\$ (1,975,859)</b>	<b>\$ (242,957)</b>
1. Represents		
(a) Premium tax	\$ 52,288	
(b) Administration and Risk	\$ 54,286	
(c) Claim expenses	\$ 8,622	
<b>Total</b>	<b>\$ 115,196</b>	

- \* On termination of insurance coverage, a teacher may purchase life insurance directly from the insurance company up to and including age 65 without evidence of insurability.

# Teachers' Dental Plan

## Program

A dental plan was implemented effective January 1, 1986 for Saskatchewan teachers in accordance with the 1985-86 Provincial Collective Bargaining Agreement between the Boards of Education, the Government of Saskatchewan and the teachers of Saskatchewan. The Teachers' Dental Plan covers preventive, routine and major dental services for:

- teachers employed on a regular contract by a Board of Education or on a temporary contract requiring 20 occasions of teaching;
- teachers receiving disability benefits;
- dependants of eligible teachers under age 21; and,
- dependant students under age 26 who are enrolled full-time in an educational institution.

The Plan reimburses teachers a percentage of the eligible dental charges issued in the fee schedules of the College of Dental Surgeons of Saskatchewan and the Denturist Society of Saskatchewan.

## Administration

The Minister of Finance, on behalf of the Government of Saskatchewan, is responsible for all the costs associated with the Teachers' Dental Plan.

The Government of Saskatchewan and the Saskatchewan Teachers' Federation have agreed to contract Clarica Life Insurance Company for payment of benefits as provided by the Plan.

May 1, 1996 the dental plan was streamlined to allow teachers to submit dental claim forms directly to the insurance carrier and minimize processing time. The Teachers' Superannuation Commission maintains

and updates teacher records on-line with the insurance carrier. This process usually provides teachers with reimbursement within 5 days from receipt of the claim.

As well, dental offices are able to submit dental claims electronically to the insurance carrier. This initiative eliminates lost claims and further reduces delays in processing time.

Other benefits derived from this initiative include the establishment of a 1-800 inquiry line with the insurance carrier and reduced administrative costs of the dental plan.

The 1997-1999 Collective Bargaining Agreement provided enhancements to the dental plan. These enhancements included an increase in the reimbursement levels, eliminating the yearly maximums, the addition of 335 procedures and orthodontic coverage for dependent children.

The following volumes were experienced.

	<u>1999</u>	<u>1998</u> <sup>1</sup>
Total claims processed	35,911	41,205
Cost to Government	\$5,326,378	\$4,712,277

<sup>1</sup> The figures for 1998 have been amended to include information omitted in the 1997-98 Annual Report.



## **Teachers' Superannuation Commission Management Report, 1999**

The management of the Teachers' Superannuation Commission is responsible for the integrity of the accompanying financial statements and all other information in this Annual Report. In Canada, it is the responsibility of management to prepare financial statements in accordance with generally accepted accounting principles.

The integrity of the financial records from which these financial statements are prepared is largely dependent on the systems of internal accounting controls. The purpose of such systems is to provide reasonable assurance that transactions are executed in accordance with proper authorization, transactions are appropriately recorded in order to permit preparation of financial statements and assets are properly accounted for and safeguarded against loss from unauthorized use. Underlying this concept of reasonable assurance is the fact that limitations exist in any system of internal accounting controls based on the premise that the cost of such controls should not exceed the benefits derived therefrom.

The financial statements have been audited by the Provincial Auditor of Saskatchewan. The report to the Members of the Legislative Assembly, stating the scope of the examination and opinions on the financial statements, appears on the following page.

The financial statements have been examined and approved by the Commission.



John McLaughlin  
Executive Director



Norma Knuth  
Accountant

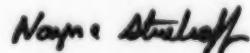
Regina, Saskatchewan  
November 16, 1999

## **Auditor's Report To the Members of the Legislative Assembly of Saskatchewan**

I have audited the statement of net assets available for benefits of the Teachers' Superannuation Plan as at June 30, 1999 and the statement of changes in net assets available for benefits for the year then ended. The Plan's management is responsible for preparing these financial statements for Treasury Board's approval. My responsibility is to express an opinion on these financial statements based on my audit.

I conducted my audit in accordance with generally accepted auditing standards. Those standards require that I plan and perform an audit to obtain reasonable assurance whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation.

In my opinion, these financial statements present fairly, in all material respects, the net assets available for benefits of the Plan as at June 30, 1999 and the changes in the net assets available for benefits for the year then ended in accordance with generally accepted accounting principles.



Regina, Saskatchewan  
November 16, 1999

Wayne Strelioff, C.A.  
Provincial Auditor

**Statement 1**  
**Teachers' Superannuation Plan**  
**Statement of Net Assets Available for Benefits, As at June 30**

	1999			1998		
	Superannuation Fund (\$000)	Voluntary Contributions Fund (\$000)	Total (\$000)	Superannuation Fund (\$000)	Voluntary Contributions Fund (\$000)	Total (\$000)
<b>ASSETS</b>						
Due from General Revenue Fund (Note 9)	\$ -	\$ 17	\$ 17	\$ 197	\$ 71	\$ 268
Accrued investment income	8,395	2	8,397	11,424	2	11,426
Investments (Note 3):						
Bonds and debentures	859,268	-	859,268	832,998	-	832,998
Short term	15,823	356	16,179	44,634	287	44,921
Equities	742,780	-	742,780	748,875	-	748,875
Pooled Funds	112,693	2,445	115,138	92,681	2,320	95,001
Mortgages	6,259	-	6,259	6,867	-	6,867
Real estate	51,359	-	51,359	48,139	-	48,139
	1,796,577	2,820	1,799,397	1,785,815	2,680	1,788,495
Contributions receivable:						
- Teachers'	1,720	-	1,720	1,848	-	1,848
- Government	3,807	-	3,807	-	-	-
	5,527	-	5,527	1,848	-	1,848
Total assets	\$ 1,802,104	\$ 2,820	\$ 1,804,924	\$ 1,787,663	\$ 2,680	\$ 1,790,343
<b>LIABILITIES</b>						
Bank Overdraft	\$ 65	\$ -	\$ 65	\$ -	\$ -	\$ -
Accounts payable	798	4	802	4,719	-	4,719
Total liabilities	\$ 863	\$ 4	\$ 867	\$ 4,719	\$ -	\$ 4,719
Net assets available for benefits	\$ 1,801,241	\$ 2,816	\$ 1,804,057	\$ 1,782,944	\$ 2,680	\$ 1,785,624

(See accompanying notes to the financial statements)

**Statement 2**  
**Teachers' Superannuation Plan**  
**Statement of Changes in Net Assets Available for Benefits**  
**For the Year Ended June 30**

	1999			1998		
	Superannuation Fund (\$000)	Voluntary Contributions Fund (\$000)	Total (\$000)	Superannuation Fund (\$000)	Voluntary Contributions Fund (\$000)	Total (\$000)
<b>INCREASE IN ASSETS:</b>						
Investment income:						
Interest	\$ 55,731	\$ 137	\$ 55,868	\$ 56,263	\$ 229	\$ 56,492
Dividends	12,575	—	12,575	14,747	—	14,747
	<u>68,306</u>	<u>137</u>	<u>68,443</u>	<u>71,010</u>	<u>229</u>	<u>71,239</u>
Current period change in market values of investments	<u>22,751</u>	<u>(53)</u>	<u>22,698</u>	<u>229,986</u>	<u>163</u>	<u>230,149</u>
Contributions:						
- General Revenue Fund Matching Contributions	20,304	—	20,304	20,794	—	20,794
- General Revenue Fund Other Contributions	67,282	—	67,282	74,422	—	74,422
- Teachers'	20,180	129	20,309	20,992	235	21,227
Other transfers and contributions	<u>3,048</u>	<u>—</u>	<u>3,048</u>	<u>3,716</u>	<u>—</u>	<u>3,716</u>
	<u>110,814</u>	<u>129</u>	<u>110,943</u>	<u>119,924</u>	<u>235</u>	<u>120,159</u>
Total increase in assets	<u>201,871</u>	<u>213</u>	<u>202,084</u>	<u>420,920</u>	<u>627</u>	<u>421,547</u>
<b>DECREASE IN ASSETS:</b>						
Marriage breakdown payments	\$ 875	\$ —	\$ 875	\$ 1,883	\$ —	\$ 1,883
Allowance to superannuates	174,489	—	174,489	166,943	—	166,943
Refunds and transfers	6,273	65	6,338	5,243	198	5,441
Investment expenses (Note 6)	<u>1,937</u>	<u>12</u>	<u>1,949</u>	<u>1,842</u>	<u>4</u>	<u>1,846</u>
Total decrease in assets	<u>183,574</u>	<u>77</u>	<u>183,651</u>	<u>175,911</u>	<u>202</u>	<u>176,113</u>
Increase in net assets	<u>18,297</u>	<u>136</u>	<u>18,433</u>	<u>245,009</u>	<u>425</u>	<u>245,434</u>
Net assets available for benefits, beginning of year	<u>1,782,944</u>	<u>2,680</u>	<u>1,785,624</u>	<u>1,537,935</u>	<u>2,255</u>	<u>1,540,190</u>
Net assets available for benefits, end of year	<u><u>1,801,241</u></u>	<u><u>2,816</u></u>	<u><u>1,804,057</u></u>	<u><u>1,782,944</u></u>	<u><u>2,680</u></u>	<u><u>1,785,624</u></u>

(See accompanying notes to the financial statements)

**Teachers' Superannuation Plan  
Notes to the Financial Statements  
For The Year Ended June 30, 1999**

**1. Status of the Commission**

The Teachers' Superannuation Commission administers a pension plan, the Teachers' Superannuation Plan consisting of the Teachers' Superannuation Fund and the Voluntary Contributions Fund. The Teachers' Superannuation Fund is used to account for the net assets accumulated for a defined benefit final average pension plan for teachers who commenced service prior to July 1, 1980.

**Description of Plan**

The following description is a summary only. For more complete information, reference should be made to *The Teachers Superannuation and Disability Benefits Act*.

**Teachers' Superannuation Fund**

**a) Funding Policy**

Members are required to contribute 6.05% of their salary subject to Canada Pension Plan contributions, and 7.85% on the remainder of their salary. The General Revenue Fund through the Department of Education appropriation pays into the Teachers' Superannuation Fund (Fund) an amount equal to the amount contributed by members and other contributions. Other contributions are pursuant to subsection 9(4) of *The Teachers Superannuation and Disability Benefits Act* and are the amount by which the allowances, transfers and refunds that are paid out of the Teachers' Superannuation Fund in that fiscal year exceed the credited contributions of members with respect to whom an allowance commences or a refund or transfer is made in that fiscal year. These amounts do not include disability benefit payments.

**b) Age and Service Allowance**

The annual amount of pension is determined as follows:

- 2% of the five highest years salary times years of service (maximum 35 years)
- reduced at age 65 for Canada Pension Plan integration
- increased each January 1 by 80% of the increase in the Consumer Price Index

**c) Interest Credited to Contributions**

As of July 1, 1994, the interest credited to contributions is an annual rate determined by the Commission to be the annual rate of return earned from the investments of the Fund in a fiscal year, compounded annually. See Note 4 for determination of investment earnings.

**d) Death Benefits**

If a superannuate dies, the spouse receives 60% of the allowance plus a further 10% for each dependent child to a maximum of 25%. If there is no spouse or dependent children, the nominee or estate receives a lump sum payment of the difference, if any, between the teachers' contributions and interest at retirement and the total pension paid to date.

**e) Refunds**

Refunds to teachers typically consist of the teacher's contributions and interest on those contributions.

**Voluntary Contributions Fund**

The Teachers' Superannuation Commission administers the Voluntary Contributions Fund (Fund). The Fund is continued under *The Teachers Superannuation and Disability Benefits Act*. The Fund allows teachers to make contributions into the Fund, according to the limits set out in *The Income Tax Act*.

The Fund is credited with all voluntary contributions, any interest earned and any other revenue accrued from the investment of monies in the Fund. This amount is reduced by amounts paid out of the Fund at the time the teacher makes an application for a refund. If eligible, the accumulated contributions and interest earned are paid to the teacher, the teacher's nominee or to the teacher's estate.

## **2. Significant Accounting Policies**

The financial statements are prepared in accordance with generally accepted accounting principles. The following accounting policies are considered significant:

### **a) Basis of Accounting**

These financial statements are prepared on the accrual basis of accounting.

### **b) Investments**

Investments in bonds and equities are recorded at market values which are determined by reference to closing year end sale prices from recognized security dealers or, in the absence of recorded sales, by reference to closing year end bid and ask prices. Transactions in bonds and equities are recorded as of the trade date.

Pooled funds are valued based on the quoted market price of the underlying investment; normally the current bid price.

Short-term investments are valued at cost which approximates market value.

Mortgages are recorded at fair value. Fair value is determined by discounting the present value of all income streams accruing to the mortgage. The discount rate applied to these income streams reflect the current market rate for comparable mortgages of a comparable term.

Real estate is recorded at fair value as estimated by independent appraisals.

The fair value of the investments approximates the market value.

## **3. Investments**

The investment objectives of the Plan are to ensure the Plan has sufficient assets to meet future pension obligations and to generate sufficient cash flow to meet pension payments. Due to the long-term horizon of the Plan's liabilities, the Plan takes a long-term investment perspective. The strategy employed to achieve these objectives is to invest cash flows from contributions, maturing debentures and investment returns into assets such as Canadian and foreign equities, pooled funds, money market securities, bonds and real estate.

### **a) Interest Rate Risk**

Interest rate risk refers to the adverse consequences of interest rate changes on the Plan's cash flows, financial position and income. This risk arises from differences in the timing and amount of cash flows related to the Plan's assets and liabilities.

The value of the Plan's assets is affected by short-term changes in nominal interest rates and equity markets.

### **b) Credit Risk**

Credit risk arises from the potential for issuers of securities to default on their contractual obligations to the Plan. The Plan limits the credit risk by dealing with issuers that are considered to be high quality. The credit ratings used to describe the securities below are based on the Dominion Bond Rating Service and/or the Canadian Bond Rating Service.

## Teachers' Superannuation Fund

The Plan's investment policy allows no one holding to represent more than 10% of the fair value of the portfolio.

### **Short-term Investments**

These investments are comprised of T- Bills, notes and commercial paper with effective interest rates of 4.61% to 5.04% (1998 - 4.60% to 4.98%) and a weighted average term to maturity of 101 days (1998 - 27 days). Interest is receivable at maturity.

### **Bonds and Debentures**

The Plan's investment policy limits its investment concentration in any one investee or related group to no more than 10% of that corporations book value of outstanding bonds. Bonds must meet a minimum quality standard of BBB rating as measured by a recognized credit rating service or be specifically approved by the Commission.

The Plan invests in bonds that are considered to be high quality as described below.

	<u>Years to Maturity</u>	1999			1998		
		Market Value (000's)	Weighted Average Yield (%)	Weighted Average Coupon Rate (%)	Market Value (000's)	Weighted Average Yield (%)	Weighted Average Coupon Rate (%)
<b>Federal Bonds</b>							
Government of Canada	1-5	\$ 149,499	5.27	5.07	\$ 159,581	5.13	8.00
	6-10	165,500	5.46	5.77	109,158	5.35	6.21
	16-20	—	—	—	4,437	5.59	—
	20+	236,684	5.51	5.71	124,670	5.51	8.00
<b>Provincial and Provincially Guaranteed Bonds</b>							
Other Provinces	1-5	61,851	5.60	7.45	93,504	4.71	6.76
	6-10	55,141	5.76	7.15	39,307	5.56	6.40
	16-20	12,185	5.98	6.00	12,562	5.71	6.00
	20+	39,848	6.13	6.74	53,682	5.42	6.55
Saskatchewan	1-5	—	—	—	1,060	5.50	12.00
	6-10	11,509	5.79	5.50	6,928	5.51	5.50
	16-20	—	—	—	13,822	5.68	10.25
Municipal	1-5	31	5.54	8.13	39	5.56	8.13
<b>Corporate Bonds</b>							
	1-5	58,248	5.88	5.64	93,607	5.61	5.98
	6-10	61,967	6.04	5.07	103,437	5.99	6.73
	11-15	—	—	—	7,879	5.86	10.80
	20+	6,805	6.96	7.09	9,325	5.83	6.78
<b>Total</b>		<b>\$ 859,268</b>			<b>\$ 832,998</b>		

Actual maturity may differ from contractual maturity because certain borrowers have the right to call or prepay certain obligations with or without call or prepayment penalties.

### **Equities**

		1999		1998	
		(market values) (000's)		(market values) (000's)	
Common shares	- Canadian	\$ 559,472		\$ 555,811	
	- Foreign	183,215		191,941	
Private Equity		93		1,123	
		<b>\$ 742,780</b>		<b>\$ 748,875</b>	

No one holding is to represent more than 10% of the outstanding shares of the issuing corporation. Foreign equities and pooled funds are denominated in Canadian dollars and are limited to 20% of the market value of

the portfolio. The Fund's equities include common shares that have no fixed maturity date and are generally not exposed to interest rate risk. Dividends are generally declared on a quarterly basis. The average effective rate is 1.69%.

#### **Pooled Funds**

The Fund holds units in pooled funds which have no fixed interest rate and its returns are based on the success of the manager. These holdings are in the Greystone Emerging Market Fund, and the Greystone Non North American Fund (see Note 6).

#### **Mortgages**

Investment in mortgages consist of Canadian properties. The net yield at the time of commitment is expected to exceed the yield on "A" rated bonds of similar terms by a minimum of 1.5% after administration fees. Principal and interest are received on a monthly basis.

#### **Real Estate**

Investments in real estate consist of Canadian property and are subject to approval by the Commission before each acquisition. Included in real estate are investments in related real estate corporations (see Note 6).

#### **Voluntary Contributions Fund**

##### **Pooled Funds**

The Fund holds units in pooled funds which have no fixed interest rate and its returns are based on the success of the manager. These holdings are in the Greystone Canadian Fixed Income Fund, Greystone Canadian Equity Fund, Greystone Capital Non North American Fund, and the Greystone US Equities Pooled Fund (see Note 6).

#### **4. Teachers' Superannuation Fund - Determination of Investment Earnings for Administrative Purposes**

A determination of investment earnings of the Plan is necessary in order to determine what interest is to be credited to teachers, and to be paid when past service is being purchased. The Commission has determined that only 25% of the current period change in market values of investments (includes both realized and unrealized gains and losses) will be recognized as part of investment earnings. The remaining 75% will be recognized equally over the following three years as part of investment earnings. Interest and dividends less investment expenses are fully allocated for the current year.

#### **5. Voluntary Contributions Fund - Earnings Allocation to Members**

The Commission allocates all realized and unrealized gains/losses at year-end. Investment earnings of \$72,110 were allocated to teacher accounts at June 30, 1999.

#### **6. Related Party Transactions**

##### **a) Administration**

In accordance with *The Teachers Superannuation and Disability Benefits Act* (Act), all expenses of the administration of the Act are paid out of monies appropriated from the General Revenue Fund to the Department of Education by the Legislature. Accordingly, no provision for these costs is included in these financial statements.

Expenses related to managing, investing or disposing of assets of the Teachers' Superannuation Fund and the Voluntary Contributions Fund are to be paid out of both Funds. The annual expenses for custodial fees and investment management fees are paid to Royal Trust and Greystone Capital Management Inc. respectively.

	1999			1998			
	Superannuation Fund		Voluntary Contributions Fund	Total	Superannuation Fund		Voluntary Contributions Fund
	(\$000)	(\$000)	(\$000)	(\$000)	(\$000)	(\$000)	(\$000)
Custodial fees	\$ 283	\$ 9	\$ 292		\$ 151	\$ 3	\$ 154
Investment fees	1,654	3	1,657		1,691	1	1,692
	\$ 1,937	\$ 12	\$ 1,949		\$ 1,842	\$ 4	\$ 1,846

### b) Investment Management Services

Greystone Capital Management Inc. (GCMI) provides investment management services to the Teachers' Superannuation Fund (Fund) and the Voluntary Contributions Fund on a fee-for-service basis. The Fund is a shareholder in GCMI along with several other Government of Saskatchewan public sector pension plans and other Government of Saskatchewan agencies. Prior to June 24, 1999, government pension plans and government agencies held 87.5% of the common shares of GCMI. Commencing June 24, 1999, this was reduced to 25.47% (See Note 15).

The Fund holds 223,811 common shares (1998 – 226,173 Class B shares, 1,200 Class A shares), 16.1% of the total shares outstanding in GCMI (1998 – 24.3% of Class B shares, 12.8% of Class A shares).

### c) Investment Holdings

#### Teachers' Superannuation Fund

Included in the totals for bonds and debentures and income are Province of Saskatchewan holdings of \$11,508,610 (1998- \$21,809,892) and income including change in market value totalling \$8,995,676 (1998 - \$3,027,555).

Included in the totals for real estate and income are SaskPen Properties Ltd., SP Two Properties Ltd. and SaskMet Properties Ltd. holdings totalling \$4,459,569 (1998 - \$5,027,315) and income including change in market value totalling \$266,443 (1998 - income totalling \$663,578). These are real estate corporations owned by Government of Saskatchewan managed public sector pension plans.

The unit holders of the following funds include several Government of Saskatchewan public sector pension plans and other Government of Saskatchewan agencies.

The Teachers' Fund unit holdings are:

	Units Held		% of Total Units Outstanding		Market Value		Investment Income and Change in Market Value	
	1999	1998	1999	1998	1999	1998	1999	1998
			(\$000's)		(\$000's)		(\$000's)	
Greystone Emerging Market Fund	1,972	1,799	21.12	17.74	\$18,143	\$15,626	\$1,471	\$(4,414)
Greystone Non North American Fund	6,617	5,518	13.75	13.29	94,550	77,055	3,044	14,056

**Voluntary Contributions Fund**

	Units Held		% of Total Units Outstanding		Market Value		Investment Income and Change in Market Value	
	1999	1998	1999	1998	1999	1998	1999	1998
					(\$000's)		(\$000's)	
Greystone Canadian Fixed Income Fund	149	131	3.18	4.84	\$1,430	\$1,302	\$44	\$128
Greystone Canadian Equity Fund	49	46	3.92	4.75	708	694	(121)	160
Greystone Capital Non North American Fund	11	—	0.02	—	162	—	24	—
Greystone US Equities Pooled Fund	10	—	2.55	—	145	—	48	—
Greystone Capital Managed Global Fund	—	20	—	0.63	—	324	—	93

Other transactions with related parties and the terms of settlement are described separately in the financial statements and the notes thereto.

**7. Actuarial Valuation - Pension Benefits**

The present value of accrued pension benefits was determined using the projected benefit method pro rated on services and the best estimate assumptions of the Teachers' Superannuation Commission. An actuarial valuation of the Teachers' Superannuation Plan was prepared by William M. Mercer Limited as at June 30, 1997 and an extrapolation was made to June 30, 1998 and June 30, 1999.

The actuarial present value of benefits as at June 30 and the principle components of change in actuarial present values during the year were as follows:

	1999 (000's)	1998 (000's)
Actuarial present value of accrued pension benefits, beginning of year	\$ 3,546,000	\$ 3,386,000
Interest accrued on benefits	264,000	256,000
Benefits accrued	40,000	54,000
Benefits paid	(188,000)	(180,000)
Experience losses	—	49,000
Change in valuation assumptions	<u>(23,000)</u>	<u>(19,000)</u>
Actuarial present value of accrued pension benefits, end of year	3,639,000	3,546,000
Actuarial value of net assets available for benefits	<u>(1,845,000)</u>	<u>(1,693,000)</u>
Unfunded liability	<u>\$ 1,794,000</u>	<u>\$ 1,853,000</u>

The pension liability is based on a number of assumptions about future events including interest, rate of salary increase, inflation, mortality, retirement rates and termination rates. The actual rates may vary significantly from the long-term assumptions used.

The assumptions used in determining the actuarial value of accrued pension benefits were:

- inflation at 2.0% for 1999, 2000 and 2001, and 3.25% thereafter.
- salary increases at 2.0% for 1999 and 2000, 2.5% for 2001, and 3.75% thereafter.
- interest rate at 7.0% for 1999, 2000 and 2001 and 7.25% thereafter.

The long-term assumption for inflation and the interest rate decreased 0.25% from the previous year's assumptions. The long-term assumption for salary increases declined 0.75% from the previous year's assumption.

The unfunded liability will be funded on an ad hoc basis from the General Revenue Fund.

The following illustrates the effect of changing certain assumptions from the assumed rates of salary 3.75%, interest 7.25% and inflation 3.25%.

For the salary and interest rate categories, the changes in assumption are independent of one another. The inflation category, however, is affected by other assumptions that have an interest component. In the scenario of the 1% reduction in inflation, the assumptions for the interest rate, salary increase, YPME and Revenue Canada pension maximum are also reduced by 1%.

Effect on Liability	Long-term Assumptions					
	Salary		Interest Rates		Inflation	
	2.75%	4.75%	6.25%	8.25%	2.25%	4.25%
(Decrease) increase (in 000's)	\$ (37,793)	\$ 53,304	\$ 452,854	\$ (367,462)	\$ 100,322	\$ (82,939)

The pension liability is long-term in nature. The Plan has no intention of settling its pension obligations in the near term and there is no market for settling the pension obligations. Therefore, determination of the fair value for the pension liability is not practical.

The net assets available for benefits were:

	1999 (\$000's)	1998 (000's)
Actuarial value of net assets available for benefits	\$ 1,845,000	\$ 1,693,000
Changes in market not recognized in the actuarial value	(43,759)	89,944
Net assets available for benefits (statement 1)	\$ 1,801,241	\$ 1,782,944

The actuarial value of net assets is determined using the cost of real estate, mortgages and short-term investments, and the amortized cost of bonds and debentures. Equities and pooled funds are valued at cost multiplied by the average ratio of market value to cost for the current and prior year.

## 8. Investment Performance

The following is a summary of the Plan's investment performance:

	1999	Rolling Four Year Average Annual Return
Teachers' Superannuation Fund (a)	5.4%	15.2%
Target Rate of Return (b)	5.3%	15.1%
Voluntary Contributions Fund (a)	3.0%	13.4%
Target Rate of Return (b)	4.3%	12.7%

(a) The annual returns are before deducting investment expenses.

(b) The Commission's target rate of return for its investment portfolio (return on the benchmark portfolio plus 10%) has been determined, after the fact, using the actual returns of the market indexes outlined above.

## 9. Due From General Revenue Fund

The Teachers' Superannuation Fund and the Voluntary Contributions Fund bank accounts are included in the Consolidated Offset Bank Concentration (COBC) arrangement for the Government of Saskatchewan. Under this arrangement, interest is calculated on the net position of all COBC accounts and is paid by the bank into the General Revenue Fund.

The Funds' share of this interest is allocated and paid by the General Revenue Fund on a quarterly basis into the Funds' bank accounts using the Government's thirty-day borrowing rate.

## 10. Disability Benefits

The annual amount of pension is determined by applying the regular allowance formula and is payable to a teacher who:

- a) is disabled because of total physical or mental incapacity for teaching; and
- b) has 10 years of service; and
- c) has at least three years of service in the five years preceding disablement; and
- d) has not attained age 65.

Payments may be discontinued or reduced on recovery or re-employment. The allowance is recalculated at age 65 to include service while on the Saskatchewan Teachers' Federation Income Continuance Plan.

Subsection 38(2) of *The Teachers Superannuation and Disability Benefits Act* states the disability benefits are a charge on and payable out of the General Revenue Fund. The \$8,019,099 (1998 - \$7,309,875) in disability benefits flowed through the Teachers' Superannuation Fund for administrative purposes only and is not reflected in these financial statements. The General Revenue Fund, through the Department of Education appropriation, provided contributions equal to the disability benefits.

## 11. Actuarial Valuation - Disability Benefits

The present value of accrued disability benefits was determined using the projected benefit method pro rated on services and the best estimate assumptions approved by the Teachers' Superannuation Commission. An actuarial valuation of the Teachers' Disability Benefits was prepared by William M. Mercer Limited as at June 30, 1997 and an extrapolation was made to June 30, 1998 and June 30, 1999.

The actuarial present value of benefits as at June 30 and the principle components of change in actuarial present values during the year were as follows:

	1999 (000's)	1998 (000's)
Actuarial present value of accrued disability benefits at beginning of year	\$ 69,000	\$ 60,000
Interest accrued on benefits	5,000	5,000
Experience losses	-	9,000
Benefits accrued	1,000	2,000
Benefits paid	(8,000)	(7,000)
Change in valuation assumptions	<u>(1,000)</u>	<u>-</u>
Actuarial present value of accrued disability benefits, end of year	66,000	69,000
Net assets available for benefits	<u>—</u>	<u>—</u>
Unfunded liability	\$ 66,000	\$ 69,000

The disability liability is based on a number of assumptions about future events, including interest, rate of salary increase, inflation, mortality, retirement rates and termination rates. The actual rates may vary significantly from the long-term assumptions used.

The assumptions used in determining the actuarial value of accrued disability benefits were the same as for determining the accrued pension benefits (see Note 7).

The following illustrates the effect of changing certain assumptions from the assumed rates of salary 3.75%, interest 7.25% and inflation 3.25%.

<u>Effect on Liability</u>	<u>Long-term Assumptions</u>					
	<u>Salary</u>		<u>Interest Rates</u>		<u>Inflation</u>	
	2.75%	4.75%	6.25%	8.25%	2.25%	4.25%
(Decrease) increase (in 000's)	\$ (546)	\$ 688	\$ 5,098	\$ (4,540)	\$ 1,408	\$ (1,245)

The disability liability is long-term in nature. The Plan has no intention of settling its pension obligation in the near term and there is no market for settling its disability obligations. Therefore, determination of the fair value for the disability liability is not practical.

## 12. Cash Flow Forecast

The total cash inflow is the amount of contributions and investment income and proceeds from the sale of investments expected to be received by the pension plan. The Minister of Finance (MOF) contributions include matching contributions and additional amounts contributed pursuant to subsection 9(4) of *The Teachers Superannuation and Disability Benefits Act*. The total cash outflow is the amount required to pay all pension obligations. The forecast of cash inflows and outflows have been determined using the long-term assumptions outlined in Note 7. All amounts shown are based on actual dollar forecasts.

The cash required is the amount by which the cash outflows exceed cash inflows and is forecast to the year 2028:

<u>Year</u>	<u>Cash Inflows</u>			<u>Cash Outflows</u> (000's)	<u>Cash Required/ (Surplus)</u> (000's)
	<u>Investments</u> (000's)	<u>Teachers Contributions</u> (000's)	<u>MOF Contributions</u> (000's)		
1999-2000	\$ 112,260	\$ 16,756	\$ 94,589	\$ 213,753	\$ (9,852)
2000-2001	112,911	15,535	102,160	223,720	(6,886)
2001-2002	110,889	14,215	79,477	236,206	31,625
2002-2003	107,347	12,990	75,198	248,743	53,208
2003-2004	103,105	11,772	83,166	261,291	63,248
<b>Total within 5 years</b>	<b>\$ 546,512</b>	<b>\$ 71,268</b>	<b>\$ 434,590</b>	<b>\$ 1,183,713</b>	<b>\$ 131,343</b>
<b>Total 6 - 10 years</b>	<b>\$ 403,550</b>	<b>\$ 38,530</b>	<b>\$ 436,906</b>	<b>\$ 1,488,624</b>	<b>\$ 609,638</b>
<b>Total 11 - 30 years</b>	<b>\$ 285,202</b>	<b>\$ 11,912</b>	<b>\$ 5,765,633</b>	<b>\$ 6,968,166</b>	<b>\$ 905,419</b>

## 13. Receivables/Payables

Accrued investment income, contributions receivable and accounts payable are non-interest bearing and are due or payable within the next year. Due to this short-term nature, the carrying value of these financial instruments approximates fair value.

## 14. Uncertainty due to the Year 2000 Issue

The Year 2000 Issue arises because many computerized systems use two digits rather than four to identify a year. Date-sensitive systems may recognize the year 2000 as 1900 or some other date, resulting in errors when information using year 2000 dates is processed. In addition, similar problems may arise in some systems which use certain dates in 1999 to represent something other than that date. The effects of the Year 2000 Issue may be experienced before, on, or after January 1, 2000, and, if not addressed, the impact on operations

and financial reporting may range from minor errors to significant systems failure, which could affect an entity's ability to conduct normal business operations. It is not possible to be certain that all aspects of the Year 2000 Issue affecting the entity, including those related to the efforts of sponsors, suppliers, or other third parties, will be fully resolved.

#### **15. Subsequent Event**

On August 12, 1999, the government pension plans' and other government agencies' holdings in the common shares of Greystone Capital Management Inc. dropped to 22.81%. At this time, the Teachers' Superannuation Commission's holdings in the common shares of Greystone Capital Management Inc. is 14.45%. Effective August 12, 1999, Greystone Capital Management Inc. is no longer a related party to the Teachers' Superannuation Commission.

# Appendices

**Table 1**  
**Superannuates, Annuitants, Dependents and Survivors**

For the Years Ended June 30	Pensions Discontinued										Transferred to Age & Service Status											
	Age & Service		Annuity		Disability		Dependents		Order in Council		Survivors		Total	Age & Service	Annuity	Disability	Total	Age & Service	Annuity	Disability	Total	
	Male	Female	Male	Female	Male	Female	Sup'n	Annuity	Deferred					Male	Female	Male	Female	Male	Female	Male	Female	
1931	2	6	0	0	1	0	0	0	0	0	0	9	0	0	0	0	0	0	0	0	0	0
1932	3	9	0	0	5	3	0	0	0	0	0	20	0	0	0	0	0	0	0	0	0	0
1933	1	2	0	0	8	5	0	0	0	0	0	15	0	0	0	0	0	0	0	0	0	0
1934	6	9	0	0	7	4	0	0	0	0	0	26	0	0	0	0	0	0	0	1	1	0
1935	2	8	0	0	3	2	0	0	0	0	0	15	3	3	0	0	3	0	9	0	0	0
1936	2	7	0	0	1	0	0	0	0	0	0	10	2	1	0	0	0	0	0	3	0	0
1937	4	3	0	0	3	7	0	0	0	0	0	17	2	2	0	0	0	0	1	5	0	0
1938	8	6	0	0	0	2	0	0	0	0	0	16	1	0	0	0	0	0	2	3	0	0
1939	6	12	0	0	3	4	0	0	0	0	0	25	3	1	0	0	1	1	6	0	0	0
1940	6	15	0	0	6	2	0	0	0	0	0	29	2	1	0	0	0	1	4	0	0	0
1941	9	9	0	0	7	7	0	0	0	0	0	32	2	4	0	0	0	1	7	0	0	0
1942	14	8	0	0	5	2	0	0	0	0	0	29	1	3	0	0	0	0	4	0	0	0
1943	1	6	0	0	2	1	0	0	0	0	0	10	0	2	0	0	3	0	5	0	0	0
1944	3	7	0	0	2	3	0	0	0	0	0	15	5	2	0	0	1	0	8	0	0	0
1945	6	7	0	0	2	3	0	0	0	0	0	18	7	5	0	0	0	0	12	0	0	0
1946	13	14	0	0	5	9	0	0	0	5	0	46	4	6	0	0	0	1	11	0	0	0
1947	15	13	0	0	6	3	0	0	0	3	0	40	7	2	0	0	1	1	11	0	0	0
1948	14	30	0	0	1	5	0	0	2	0	0	52	4	4	0	0	1	0	9	0	0	0
1949	9	18	0	0	3	3	0	0	1	0	0	32	5	12	0	0	1	1	19	0	0	0
1950	11	19	0	0	0	8	1	0	2	0	0	41	2	5	0	0	0	2	9	0	0	0
1951	19	20	0	0	1	2	3	0	1	0	0	46	10	6	0	0	0	0	16	0	0	0
1952	16	15	0	0	1	4	2	0	1	0	0	39	7	11	0	0	0	1	19	0	0	0
1953	24	12	0	0	5	8	1	0	1	0	0	51	5	7	0	0	0	0	12	0	0	0
1954	15	24	0	0	3	9	1	0	2	0	0	54	3	4	0	0	0	1	2	10	0	0
1955	15	17	0	0	2	5	0	0	3	0	0	42	4	9	0	0	0	1	14	0	0	0
1956	14	42	0	0	4	2	3	0	0	0	0	65	4	5	0	0	1	1	11	0	0	0
1957	27	25	0	0	4	3	3	0	0	0	0	62	4	12	0	0	4	3	23	0	0	0
1958	24	18	0	0	2	5	2	0	0	0	0	51	4	8	0	0	1	1	14	0	0	0
1959	15	24	0	0	4	5	1	0	2	0	0	51	8	6	0	0	0	1	15	0	0	0
1960	24	34	0	0	2	6	5	0	1	0	0	72	7	11	0	0	1	2	21	0	0	0
1961	16	30	0	0	1	9	3	0	0	0	0	59	8	13	0	0	2	1	24	0	0	0
1962	22	37	0	0	1	11	3	0	1	0	0	75	9	8	0	0	0	0	17	0	0	0
1963	22	37	0	0	1	7	3	0	1	0	0	71	5	9	0	0	1	2	17	0	0	0
1964	22	47	0	0	3	13	3	0	0	0	0	88	13	18	0	0	0	4	35	0	0	0
1965	43	49	0	0	3	12	2	0	1	0	0	110	5	12	0	0	1	4	22	0	0	0
1966	37	63	0	0	4	17	4	0	1	0	0	126	5	15	0	0	1	6	27	0	0	0
1967	49	80	0	0	7	13	7	0	1	0	0	157	16	21	0	0	2	8	47	0	0	0
1968	72	73	0	0	6	15	4	0	0	0	0	170	12	11	0	0	2	2	27	0	0	0
1969	58	73	0	0	7	12	2	0	1	0	0	159	6	26	0	0	1	3	36	0	0	0
1970	48	102	0	0	8	23	4	0	0	0	0	183	6	22	0	0	1	3	36	0	0	0
1971	65	113	0	0	7	18	4	0	0	0	0	219	5	21	0	0	0	4	30	0	0	0
1972	56	139	0	0	5	19	6	0	1	5	0	231	10	31	0	0	1	3	45	0	2	0
1973	68	133	0	0	8	15	6	0	4	2	0	234	12	27	0	0	2	3	44	2	5	0
1974	48	164	0	0	5	22	2	0	1	3	0	245	25	30	0	0	3	2	60	0	6	0
1975	73	178	0	0	8	11	9	0	1	3	30	311	28	25	0	0	2	2	57	1	3	0
1976	61	166	0	0	5	17	8	0	1	4	31	293	3	21	0	0	2	9	35	1	6	0
1977	79	210	0	0	8	24	3	0	1	0	30	355	6	22	0	0	6	7	41	2	1	0
1978	71	171	0	0	5	11	7	0	0	0	29	294	2	24	0	0	4	6	36	1	2	0
1979	64	157	0	0	8	13	7	0	0	0	29	278	9	32	0	0	4	12	57	2	0	0
1980	71	185	0	0	9	14	8	0	0	0	40	327	3	35	0	0	8	12	58	2	7	0
1981	106	205	0	0	13	18	9	0	0	0	38	391	8	36	0	0	6	11	61	3	3	0
1982	86	183	0	2	13	18	5	0	0	0	47	354	9	35	0	0	4	12	60	2	6	0
1983	96	178	0	0	8	22	13	0	0	3	48	371	10	53	0	0	6	8	77	3	3	0
1984	113	168	0	0	5	16	4	0	0	1	48	355	31	44	0	0	4	16	95	1	3	0
1985	129	172	3	0	6	9	8	0	0	2	42	371	29	36	0	0	9	5	79	3	2	0
1986	123	168	1	1	21	25	3	0	1	0	47	390	35	58	0	0	8	16	117	1	1	0
1987	114	156	4	7	26	27	8	4	0	1	55	402	49	51	5	0	7	17	129	2	2	0
1988	130	151	2	12	19	16	10	0	0	0	46	386	29	62	0	0	9	13	113	0	1	0
1989	136	170	8	20	19	16	5	4	0	0	53	430	38	69	0	0	15	15	137	0	1	0
1990	123	183	6	10	24	25	10	0	0	0	48	429	42	53	0	0	12	8	115	1	4	0
1991	127	99	6	21	19	20	5	0	0	0	36	333	41	81	0	0	10	17	149	0	0	0
<b>SubTotal</b>	<b>2657</b>	<b>4480</b>	<b>30</b>	<b>73</b>	<b>380</b>	<b>630</b>	<b>197</b>	<b>6</b>	<b>48</b>	<b>28</b>	<b>697</b>	<b>9228</b>	<b>615</b>	<b>1133</b>	<b>5</b>	<b>0</b>	<b>157</b>	<b>254</b>	<b>2164</b>	<b>27</b>	<b>57</b>	

**Table 1**  
**Superannuates, Annuitants, Dependents and Survivors**

For the Years Ended June 30	Age & Service		Annuity		Disability		Dependants Sup'n Annuity	Order in Council	Deferred	Survivors	Total	Pensions Discontinued						Transferred to Age & Service Status
	Male	Female	Male	Female	Male	Female						Age & Service	Male	Female	Disability	Male	Female	

**Table 1 continued**

For The Year Ended June 30	Age & Service		Annuity		Disability		Dependants Sup'n	Order in Annuity Council	Deferred	Survivors	Total	Pensions Discontinued						Transferred to Age & Service Status		
	Male	Female	Male	Female	Male	Female						Age & Service	Male	Female	Disability	Male	Female			
1992	220	229	0	0	14	21	3	0	0	0	72	559	60	104	0	0	5	12	181	1 21993
1994	184	203	0	0	16	25	2	0	0	0	47	457	38	54	0	0	7	9	108	0 1
1995	216	465	0	0	13	31	3	0	0	0	78	806	58	121	0	0	5	9	193	1 1
1996	190	224	0	0	24	24	4	0	0	0	64	530	56	116	0	0	2	10	184	7 1
1997	213	227	0	0	16	42	1	0	0	0	60	559	52	118	0	0	9	18	167	3 4
1998	205	225	0	0	13	38	3	0	0	0	70	554	56	110	0	0	5	18	189	3 3
1999	210	204	0	0	19	48	2	0	0	0	82	565	61	109	0	0	4	18	162	4 1
Total	4182	6378	30	73	509	886	219	8	48	28	1223	13584	1041	1953	5	0	198	353	3550	46 70

**Table 2**  
**Teachers Granted an Age and Service Allowance**  
**During the Year 1998-99**

Name	Last Teaching Position	Effective Date of Retirement
Adair, James	Moosomin S.D. #9	Jul. 01, 1998
Adam, Margaret	Hudson Bay S.D. #52	Feb. 01, 1999
Adams, Maureen	Regina R.C.S.S.D. #81	Jul. 01, 1998
Adelman, Marjorie	Nipawin S.D. #61	Jul. 01, 1998
Agrey, Carol	Saskatoon S.D. #13	Jul. 01, 1998
Alexson, Joyce	Saskatoon (West) S.D. #42	Dec. 19, 1998
Allan, Sharon	Melfort S.D. #100	Dec. 12, 1998
Arie, Richard	Lloydminster S.D. #99	Jul. 01, 1998
Armstrong, Garry	Saskatoon S.D. #13	Jul. 01, 1998
Armstrong, John	Regina S.D. #4	Jul. 01, 1998
Arnold, Jean Ivy	Prince Albert S.D. #3	Jan. 20, 1999
Ash, Theresa	Regina R.C.S.S.D. #81	Jul. 01, 1998
Ashenbrenner, Dareau	Regina R.C.S.S.D. #81	Jul. 01, 1998
Atkinson, Blair	Borderland S.D. #68	Mar. 18, 1998
Ausen, Shirley	Kindersley S.D. #34	Jul. 01, 1998
Baker, James	Saskatoon S.D. #13	Jul. 01, 1998
Balaberda, Andrew	Yorkton S.D. #93	Jul. 01, 1998
Balone, Eddie	Saskatchewan Rivers S.D. #119	Jul. 01, 1998
Barcelona, Leonila	Outlook S.D. #32	Jul. 01, 1998
Barrie, D. Jou	Saskatoon S.D. #13	Jul. 01, 1998
Baumgarten, Joseph	Scenic Valley S.D. #117	Jul. 01, 1998
Beaulac, Albert	Prince Albert R.C.S.S.D. #6	Jul. 01, 1998
Becker, Marlene	Saskatchewan Rivers S.D. # 19	Jul. 01, 1998
Behrm, Adeline SR	Wakaw S.D. #48	Feb. 07, 1999
Bell, Clifford Raymond	Moose Jaw S.D. #1	Jul. 01, 1998
Bell, Judy	Saskatchewan Rivers S.D. #119	Jul. 01, 1998
Bell, Louise	Regina S.D. #4	Jul. 01, 1998
Benson, Lorna	Saskatchewan Rivers S.D. #119	Jul. 01, 1998
Berini, Margherita Sr.	St. Paul's R.C.S.S.D. #20	Jul. 01, 1998
Berreh, Richard	The Prairie West S.D. 75	Jul. 01, 1998
Bessey, George	Rosetown S.D. #43	Jul. 01, 1998
Biesenthal, Keith	Scenic Valley S.D. #117	Jul. 01, 1998
Bietenholz, Doris	St. Paul's R.C.S.S.D. #20	Jul. 01, 1998

**Table 2 continued**

Name	Last Teaching Position	Effective Date of Retirement
Bishop, W. Ray	North Battleford S.D. #103	Jul. 01, 1998
Bitz, Marjorie	Kindersley S.D. #34	Jul. 01, 1998
Blais, Audry	North West R.C.S.S.D. #16	Jul. 01, 1998
Blanchard, Gaston	Lands West S.D. #123	Feb.01, 1999
Blenkinsop, M. Connie	Red Coat Trail S.D. #69	Jul. 01, 1998
Bonk, Coreen	Regina (East) S.D. #77	Sep. 01, 1998
Boorah, Paul	Herbert S.D. #79	Jul. 01, 1998
Bowers, Harvey	Wadena S.D. #46	Jul. 01, 1998
Boyko, Peter	St. Paul's R.C.S.S.D. #20	Jul. 01, 1998
Brad, Garry	Prince Albert R.C.S.S.D. #6	Jul. 01, 1998
Britton, Heather	Regina S.D. #4	Jul. 01, 1998
Brockman, Patricia	Carlton Trail Regional College	Jul. 01, 1998
Broughton, Neil	Tisdale S.D. #53	Jul. 01, 1998
Brown, Lorne	S.I.A.S.T. Central Payroll	Nov. 01, 1998
Brown, Rosemary Claire	Saskatoon S.D. #13	Jul. 01, 1998
Bruce, Thomas	Wadena S.D. #46	Oct. 01, 1998
Bruner, Gerda	Parkland S.D. #63	Jul. 01, 1998
Bryski, Frank	St. Paul's R.C.S.S.D. #20	Jul. 01, 1998
Bueckert, Harvey	Shaunavon S.D. #71	Jul. 01, 1998
Burak, Marion	Saskatoon (West) S.D. #42	Jul. 01, 1998
Burroughs, Jack	Northlands Regional College	Mar. 12, 1999
Buschman, Glen	Battlefords S.D. #118	Jul. 01, 1998
Bushell, Ronald	Regina S.D. #4	Jul. 01, 1998
Buttinger, Steven	St. Paul's R.C.S.S.D. #20	Jul. 01, 1998
Buzowetsky, Judy	Weyburn S.D. #97	Jul. 01, 1998
Byrne, Lavern	Regina S.D. #4	Jul. 01, 1998
Caldwell, Rosalind	Radville S.D. #67	Jul. 01, 1998
Cameron, Linda	Shamrock S.D. #38	Jul. 01, 1998
Campbell, Coletta	Unknown	Jan. 01, 1978
Campbell, Sharon	Thunder Creek S.D. #78	Mar. 01, 1999
Campbell, Norma	Nipawin S.D. #61	Jul. 01, 1998
Carter, Hugh	Souris Moose Mountain S. D. #122	Jul. 01, 1998
Cavanagh, Robert	Swift Current Comprehensive S.B.	Jul. 01, 1998
Chicoine, Leonard	Yorkton S.D. #93	Jul. 01, 1998
Chomey, Stanford	Ille-A-La-Crosse S.D. #112	Jul. 01, 1998
Chotowetz, Marlene	Lands West S.D. #123	Mar.18, 1999
Christensen, Bruce	Scenic Valley S.D. #117	Jul. 01, 1998
Ciocia, Joan	Borderland S.D. #68	Jul. 01, 1998
Clarke, Carol	Rosetown S.D. #43	Jul. 01, 1998
Clifford, Stewart	Regina S.D. #4	Jul. 01, 1998
Combres, Yvonne	Saskatoon S.D. #13	Jul. 01, 1998
Cook, Irene	Herbert S.D. #23	Jul. 01, 1990
Cooper, Reuben	Unknown	Jul. 01, 1976
Corbeil, Carole	North West R.C.S.S.D. #16	Dec. 05, 1998
Cornish, William	Regina S.D. #4	Jul. 01, 1998
Coroy, J. Gary **	Saskatoon S.D. #13	Sep. 01, 1998
Corrigan, Mary Sr.	North West R.C.S.S.D. #16	Jul. 01, 1998
Coulter, Shannon	Maple Creek S.D. #17	Jul. 01, 1998
Cozac, Elaine	Regina S.D. #4	Jul. 01, 1998
Craik, James	Saskatchewan Valley S.D. #49	Jul. 01, 1998
Cundliffe, Virginia	Lloydminster S.D. #99	Jul. 01, 1998
Cwir, William	Cupar S.D. #28	Jul. 01, 1998
Cychmistruk, Ernie	Lloydminster S.D. #99	Jan. 04, 1999
Cychmistruk, Ernie	Lloydminster S.D. #99	Jan. 04, 1999
Daintree, Robert	Swift Current S.D. #94	Jul. 01, 1998
Daniel, Luc	St. Paul's R.C.S.S.D. #20	Jul. 01, 1998

**Table 2 continued**

Name	Last Teaching Position	Effective Date of Retirement
Daoust, Florette SR	Battlefords S.D. #118	May 02, 1999
Davies, Robert	Cupar S.D. #28	Jul. 01, 1998
Davis, Garnet	Melfort S.D. #100	Jul. 01, 1998
Dawson, Robert	Meadow Lake S.D. #66	Jul. 01, 1998
Dayday, Daniel	Moosomin S.D. #9	Jul. 01, 1998
Debelser-Mayson, Carolyn	Meadow Lake S.D. #66	Jul. 01, 1998
Demenchuk, Robert	Radville S.D. #67	Jul. 01, 1998
Dick, Loretta	Buffalo Plains S.D. #21	Jul. 01, 1998
Dielschneider, David	Tiger Lily S.D. #54	Jul. 01, 1998
Dionne, Gary	Regina R.C.S.S.D. #81	Aug. 29, 1998
Doderai, Celine	Prince Albert R.C.S.S.D. #6	Oct. 01, 1998
Doege, Helen	Pense S.D. #98	Jul. 01, 1990
Doepker, Gordon	Humboldt Rural S.D. #47	Jul. 01, 1998
Donachie, Cecilia	Estevan R.C.S.S.D. #27	Jul. 01, 1998
Dougherty, Janis	Scenic Valley S.D. #117	Jul. 01, 1998
Dougherty, Robert	Scenic Valley S.D. #117	Jul. 01, 1998
Doyle, Heather	Regina S.D. #4	Jul. 01, 1998
Duerkop, John	Saskatoon S.D. #13	Feb. 01, 1999
Dyck, John	Saskatoon S.D. #13	Jul. 01, 1998
Dyck, Marvin	Moose Jaw S.D. #1	Jul. 01, 1998
Eagle, David	Lloydminster S.D. #99	Jul. 01, 1998
Edmondson, Richard	Yorkton S.D. #93	Jul. 01, 1998
Edwards, Ethel May	Turtleford S.D. #65	Jul. 01, 1976
Ehman, Carol	Buffalo Plains S.D. #21	Jul. 01, 1998
Elliott, H. Elaine	Saskatoon S.D. #13	Jul. 01, 1998
Ellis, Yvonne	Saskatchewan Rivers S.D. #119	Jul. 01, 1998
Emerson, Alan	Hudson Bay S.D. #52	Jul. 01, 1998
Exner, Sinclair	St. Paul's R.C.S.S.D. #20	Jul. 01, 1998
Field, Raymond	Saskatchewan Rivers S.D. #119	Jul. 01, 1998
Fisher, Gerald	Regina (East) S.D. #77	Jul. 01, 1998
Fissum, Gladys	Moose Jaw S.D. #1	Feb. 09, 1999
Fissum, Grant	Moose Jaw S.D. #1	Oct. 01, 1998
Flavel, Alan	Yorkton S.D. #93	Jul. 01, 1998
Fleece, Carol	Moose Jaw R.C.S.S.D. #22	Dec. 23, 1998
Floer, Larry	Regina R.C.S.S.D. #81	Sep. 01, 1998
Ford, Donna	Gull Lake S.D. #76	Jul. 01, 1998
Forest, Real	Mathieu College	Jul. 01, 1998
Fortosky, Theodore	St. Paul's R.C.S.S.D. #20	Jul. 01, 1998
Frank, Kenneth	Battlefords S.D. #118	Jul. 01, 1998
Frank, Warren	Moose Jaw S.D. #1	Jul. 01, 1998
Freed, Joseph	St. Paul's R.C.S.S.D. #20	Jul. 01, 1998
Friesen, Victor	S.I.A.S.T. Kelsey Campus	Jul. 01, 1998
Froese, Dennis	Saskatchewan Valley S.D. #49	Jul. 01, 1998
Fuchs, Adrian	Regina R.C.S.S.D. #81	Jul. 01, 1998
Gaboury, M. Anne	Parkland S.D. #63	Dec. 19, 1998
Galvin, Joan	Regina R.C.S.S.D. #81	Jul. 01, 1998
Gamelin, Patricia	Saskatoon (West) S.D. #42	Jul. 01, 1998
Gange, Shirley	Saskatchewan Rivers S.D. #119	Aug. 01, 1998
Gareau, Euclide	Conseils Scolaires Fransaskois North Region	Jul. 01, 1998
Gaudet, Therese	Turtleford S.D. #65	Jul. 01, 1998
Gebhardt, Robert	Eastend S.D. #8	Jul. 01, 1998
Gellner, Betty	Cupar S.D. #28	Dec. 19, 1998
Gibney, Helen	Northern Lights S.D. #113	Sep. 21, 1978
Giesbrecht, Allen	Gull Lake S.D. #76	Jul. 01, 1998
Graham, Barbara	Regina S.D. #4	Jul. 01, 1998
Green, Russell	Luther College	Jul. 01, 1998

Table 2 continued

Name	Last Teaching Position	Effective Date of Retirement
Green, Wesley	Meadow Lake S.D. #66	Jul. 01, 1998
Grigor, Alice	Northern Lakes S.D. #64	Mar. 11, 1999
Grosse, Mervyn	Battlefords S.D. #118	Jan. 01, 1999
Gruending, Glorianne	St. Paul's R.C.S.S.D. #20	Jul. 01, 1998
Gulkiewich, Jeannine	Parkland S.D. #63	Jul. 01, 1998
Gusthart, Esther	Saskatoon S.D. #13	Dec. 19, 1998
Hack, Gerald	Melville S.D. #108	Jul. 01, 1998
Halabuza, Gerald	Saskatchewan Central S.D. #121	Jul. 01, 1998
Halyk, Sandra	Potashville S.D. #80	Dec. 05, 1998
Hamm, Eric	Northlands Career College	Jul. 01, 1998
Hanson, Jean	Saskatoon S.D. #13	Jul. 01, 1998
Hart, Frederick	Scenic Valley S.D. #117	Jul. 01, 1998
Hartsook, Brian	Saskatoon S.D. #13	Jul. 01, 1998
Hatley, Frederick	Saskatchewan Rivers S.D. #119	Jul. 01, 1998
Hayes, William	Davidson S.D. #31	Mar. 28, 1999
Helmerson, Shirley	Maple Creek S.D. #17	Jul. 01, 1998
Henderson, Shirley	Saskatoon (East) S.D. #41	Jul. 01, 1998
Herriges, Mary	Unknown	Nov. 25, 1977
Heshka, Elmer	Melville S.D. #108	Jul. 01, 1998
Hillier, Geoffrey	Regina S.D. #4	Jul. 01, 1998
Hitchcock, Glen	Shamrock S.D. #38	Jul. 01, 1998
Hnatiuk, Ronald	Swift Current Comprehensive S.B.	Jul. 01, 1998
Hoath, Dorothy	Borderland S.D. #68	Jul. 01, 1990
Hodges, Ronald	Saskatoon S.D. #13	Jul. 01, 1998
Holderness-Clubb, Irene	Saskatoon S.D. #13	Jul. 01, 1992
Holman, Garth	Weyburn Central S.D. #73	Jul. 01, 1998
Holowaty, Norman	Wadena S.D. #46	Jul. 01, 1998
Hook, William	Souris Moose Mountain S. D. #122	Jul. 01, 1998
Horn, Edward	Lanigan S.D. #40	Dec. 05, 1998
Horne, Norman	Saskatchewan Rivers S.D. #119	Jul. 01, 1998
Houle, Marie	Prince Albert R.C.S.S.D. #6	Jul. 01, 1998
Howlett, Carol	Saskatoon S.D. #13	Jul. 01, 1998
Hritzuk, John	Turtleford S.D. #65	Jul. 01, 1998
Hryciw, Romeo	Saskatoon (East) S.D. #41	Jul. 01, 1998
Hubenig, Garry	Regina R.C.S.S.D. #81	Sep. 01, 1998
Huber, Larry	Regina Admin	Jul. 01, 1998
Hudson, Elizabeth	Saskatoon S.D. #13	Jul. 01, 1998
Huebner, Peter	Regina S.D. #4	Jul. 01, 1998
Hujber, Edward	Estevan Rural S.D. #62	Jul. 01, 1998
Hunchak, Lillian	Tisdale S.D. #53	Dec. 01, 1998
Iversen, Sharleen	Regina R.C.S.S.D. #81	Jul. 01, 1998
Jacques, Eugene	Regina R.C.S.S.D. #81	Jul. 01, 1998
Jacques, Laurianne	Regina R.C.S.S.D. #81	Jul. 01, 1998
Johnson, Signe	Unknown	May 09, 1982
Johnson, Kenneth	Potashville S.D. #80	Jul. 01, 1998
Johnson, Leona	Crystal Lakes S.D. #120	Jul. 01, 1998
Johnston, Earl Trevor **	Weyburn S.D. #97	Jul. 01, 1998
Klassen, Harold	Saskatchewan Rivers S.D. #119	Jul. 01, 1998
Klimek, Bonnie	St. Paul's R.C.S.S.D. #20	Dec. 22, 1998
Kluzak, Mary	Eastend S.D. #8	Jul. 01, 1998
Klymyshyn, Victor	Swift Current Comprehensive S.B.	Feb. 01, 1999
Kmet, Walter	Yorkton S.D. #93	Jul. 01, 1998
Kolybaba, Carol	Potashville S.D. #80	Jul. 01, 1998
Korpan, James	Saskatoon S.D. #13	Jul. 01, 1998
Kowalyshyn, Joseph	Crystal Lakes S.D. #120	Jul. 01, 1998
Kozak, Walter	St. Paul's R.C.S.S.D. #20	Feb. 02, 1999

**Table 2 continued**

Name	Last Teaching Position	Effective Date of Retirement
Krake, Ida May	Battlefords S.D. #118	Jul. 01, 1976
Krienke, Marjorie	Parkland S.D. #63	Jul. 01, 1998
Krip, David	S.I.A.S.T. Central Payroll	Jul. 01, 1998
Kroeker, Robert	Melfort S.D. #100	Dec. 12, 1998
Krushelnitzky, James	Meadow Lake S.D. #66	Jul. 01, 1998
Kucey, Natalie	Saskatoon S.D. #13	Jul. 01, 1998
Kutas, Orla	Cupar S.D. #28	Dec. 19, 1998
Kuxhaus, John	Parkland S.D. #63	Jan. 29, 1989
Labach, Vera	St. Paul's R.C.S.S.D. #20	Jul. 01, 1998
Lacey, David	Regina S.D. #4	Jul. 01, 1998
Laidlaw, Edith	Regina S.D. #4	Jul. 01, 1998
Laidlaw, Karen	Saskatoon S.D. #13	Jul. 01, 1998
Laing, Alice Mary	Unknown	Jul. 01, 1990
Lamb, Michael	Lloydminster S.D. #99	Jul. 01, 1998
Lambert, Eileen	Wadena S.D. #46	Jul. 01, 1998
Landry, Arthur	Moose Jaw R.C.S.S.D. #22	Mar. 01, 1999
Langford, Kenneth	Buffalo Plains S.D. #21	Jul. 01, 1998
Langford, Linda	Regina R.C.S.S.D. #81	Jul. 01, 1998
Lauder, Mamie	Unknown	Jul. 01, 1990
Lavigne, Betteann	Nipawin S.D. #61	Jul. 01, 1998
Leek, Martin	Gull Lake S.D. #76	Jan. 27, 1999
Legault, Janet	Golden Plains S.D. #124	Jul. 01, 1998
Leicht, Audrey	Nipawin S.D. #61	Jul. 01, 1998
Leier, Barry	Hudson Bay S.D. #52	Jul. 01, 1998
Leontowich, Richard	Regina R.C.S.S.D. #81	Jul. 01, 1998
Lesyshen, Roy	Hudson Bay S.D. #52	Dec. 05, 1998
Lewans, Sylvester	Unknown	Jul. 01, 1998
Liick, Harold	Swift Current Comprehensive S.B.	Jul. 01, 1998
Lines, Patricia	Regina S.D. #4	Dec. 19, 1998
Lockwood, Elva	Saskatoon S.D. #13	Jul. 01, 1998
Long, Everett	Saskatoon (West) S.D. #42	Jul. 01, 1998
Loutzenhiser, Robert	Swift Current S.D. #94	Jul. 01, 1991
Lowe, Mona	Moose Jaw S.D. #1	Jul. 01, 1998
Lyell, Margaret	Saskatoon S.D. #13	Jul. 01, 1998
Lysager, Phillip	Maple Creek S.D. #17	Jul. 01, 1998
MacBean, Colleen	Swift Current Comprehensive S.B.	Jul. 01, 1998
MacColl, Sandra	Yorkdale S.D. #36	Jul. 01, 1998
MacDonald, Elsie	Regina R.C.S.S.D. #81	Jul. 01, 1998
MacDonald, John	Melville Comprehensive S.B.	Jul. 01, 1998
MacDonald, Pauline	Regina S.D. #4	Jul. 01, 1998
MacKay, Sharon	Regina S.D. #4	Mar. 01, 1999
Mackie, Marvin	Wadena S.D. #46	Jul. 01, 1998
MacPherson, Donald	Saskatoon S.D. #13	Jul. 01, 1998
Magnuson, Thomas	Regina S.D. #4	Jul. 01, 1998
Mamchur, Alexander	Meadow Lake S.D. #66	Aug. 01, 1998
Manastyrska, Mariene	Deer Park S.D. #26	Jul. 01, 1998
Marchildon, Therese **	Conseils Scolaires Fransaskois North Region	Jul. 01, 1998
Marek, Karel	Souris Moose Mountain S.D. #122	Jul. 01, 1998
Marksteiner, Lorraine	Humboldt Rural S.D. #47	Jul. 01, 1998
Martinac, Lon	Regina S.D. #4	Jul. 01, 1998
Mathers, Eleanor	Shaunavon S.D. #71	Jul. 01, 1998
Mathieson, Alfred	Pense S.D. #98	Sep. 01, 1998
Mativity, Roderick John	Regina S.D. #4	Jul. 01, 1998
Mettis, Laura	Potashville S.D. #80	Sep. 01, 1998
May, Beth	Battle River S.D. #60	Jul. 01, 1998
May, Margery	Regina S.D. #4	Jul. 01, 1998

Table 2 continued

Name	Last Teaching Position	Effective Date of Retirement
Mazurkewich, Margaret	Saskatoon S.D. #13	Jul. 01, 1998
McComas, James	Parkland S.D. #63	Jul. 01, 1998
McCorriston, Larry	Tisdale S.D. #53	Jul. 01, 1998
McGratten, Rita	Saskatchewan Valley S.D. #49	Jul. 01, 1998
McIntyre, Vernice	Saskatoon (East) S.D. #41	Jul. 01, 1998
McLashen, Helen	Yorkton R.C.S.S.D. #86	Jul. 01, 1998
McNeillie, Keith	Regina S.D. #4	Jul. 01, 1998
McPhee, Maud	Unkown	Jul. 01, 1976
McPhee, Carol	Melfort S.D. #100	Jul. 01, 1998
McShane, Dale	Blaine Lake S.D. #57	Jul. 01, 1998
Mead, Marilyn	Prairie View S.D. #74	Jul. 01, 1998
Meister, Jacqueline	Saskatoon (West) S.D. #42	Jul. 01, 1998
Melnichuk, Ronald	St. Paul's R.C.S.S.D. #20	Jul. 01, 1998
Messier, Linda	Maple Creek S.D. #17	May 16, 1999
Miller, Linda	Cupar S.D. #28	Dec. 19, 1998
Minken, Amil	Yorkton S.D. #93	Jul. 01, 1998
Moldovan, Marcella	Regina R.C.S.S.D. #81	Jul. 01, 1998
Moon, Ann	Rivier Academy	Jul. 01, 1998
Moore, Barry	Yorkton S.D. #93	Jul. 01, 1998
Moquin, Andre	Conseils Scolaires Fransaskois North Region	Jul. 01, 1998
Moreski, Josephine SR	Wakaw S.D. #48	Mar. 15, 1999
Morris, William	Saskatoon S.D. #13	Jul. 01, 1998
Morrison, Blaine	Souris Moose Mountain S. D. #122	Jul. 01, 1998
Muskaluk, Angeline	Crystal Lakes S.D. #120	Jul. 01, 1998
Muskaluk, Donald	Yorkdale S.D. #36	Jul. 01, 1998
Nadon, Jocelyn	Yorkdale S.D. #36	Dec. 23, 1998
Nakonechny, Frederick	Lloydminster R.C.S.S.D. #89	Jul. 01, 1998
Nicholls, Karen	Regina S.D. #4	Dec. 19, 1998
Nicholson, Peter	St. Paul's R.C.S.S.D. #20	Jul. 01, 1998
Nieman, Mary	St. Paul's R.C.S.S.D. #20	Jul. 01, 1998
Nykolaychuk, Linda	Lloydminster S.D. #99	Dec. 01, 1998
O'Keefe, G. Brian	Scenic Valley S.D. #117	Jul. 01, 1998
Olexson, Elaine	Saskatchewan Rivers S.D. #119	Jul. 01, 1998
Oppeboen, Myrna	Regina S.D. #4	Jul. 01, 1998
O'Rourke, Patrick	Saskatoon S.D. #13	Jul. 01, 1998
Pachkowsky, Eileen	Weyburn S.D. #97	Jul. 01, 1998
Palko, Betty	Hudson Bay S.D. #52	Sep. 16, 1998
Palko, Peter	Hudson Bay S.D. #52	Jul. 01, 1998
Palmer, Brian	Regina S.D. #4	Jul. 01, 1998
Partridge, John	Regina S.D. #4	Jul. 01, 1998
Peace, Barbara	Wadena S.D. #46	Jul. 01, 1998
Pearl, Elaine	Regina R.C.S.S.D. #81	Jul. 01, 1998
Pender, Gladys	Unknown	Jul. 01, 1976
Peter, Anthony	Lutheran College Bible Institute	Jul. 01, 1998
Petracek, Raymond	Regina S.D. #4	Jul. 01, 1998
Petrovicz, Marshall	Davidson S.D. #31	Jul. 01, 1998
Phaneuf, Raymond	St. Paul's R.C.S.S.D. #20	Dec. 19, 1998
Pinette, Flora	Wadena S.D. #46	Jul. 01, 1990
Plosz, Virginia	Deer Park S.D. #26	Jul. 01, 1998
Polzin, Noreen	Unknown	Feb. 18, 1996
Priebe, Arthur	Saskatchewan Valley S.D. #49	Jul. 01, 1998
Priestley, Rita	Saskatchewan Teachers' Federation	Jan. 05, 1999
Prokopishyn, Dorothy	Wood River S.D. #70	Jul. 01, 1998
Provost, Pauline	Prince Albert R.C.S.S.D. #6	Jul. 01, 1998
Pryor, Albert	Melfort S.D. #100	Jul. 01, 1998
Read, Warren	Outlook S.D. #32	Jul. 01, 1998

Table 2 continued

Name	Last Teaching Position	Effective Date of Retirement
Rebello, Jean	Prince Albert Rural S.D. #56	Jul. 01, 1998
Reihl, Darlene	Moose Jaw R.C.S.S.D. #22	Jul. 01, 1998
Rieger, Kenneth	St. Paul's R.C.S.S.D. #20	Jul. 01, 1998
Rigg, Linda	Nipawin S.D. #61	Jul. 01, 1998
Rivard, Raymond	Wakaw S.D. #48	Jul. 01, 1998
Roberts, E. Joyce	Saskatoon S.D. #13	Jul. 01, 1998
Roberts, Carol	St. Paul's R.C.S.S.D. #20	Jul. 01, 1998
Roh, Doreen	Herbert S.D. #79	Jul. 01, 1998
Rolheiser, Denis	Battlefords S.D. #118	Dec. 05, 1998
Ryder, Paula	Yorkton R.C.S.S.D. #86	Jul. 01, 1998
Sadler, Audrey	Saskatoon S.D. #13	Mar. 01, 1999
Saleski, Ronald	Broadview S.D. #18	Jul. 01, 1998
Saucier, Joseph	Regina S.D. #4	Jul. 01, 1998
Sawatzki, Carol	Broadview S.D. #18	Jul. 01, 1998
Sawyer, Olive	Saskatoon S.D. #13	Apr. 08, 1999
Schaan, George	Wilcox S.D. #105	Jul. 01, 1998
Schell, Verna	North West R.C.S.S.D. #16	Dec. 05, 1998
Scheske, Raymond **	Regina S.D. #4	Jan. 01, 1999
Schigol, Irene	Northern Lights S.D. #113	May 15, 1997
Schmidt, Helen	Regina S.D. #4	Jul. 01, 1998
Schmitz, Leland	Humboldt Rural S.D. #47	Jul. 01, 1998
Seamer, Katherine	Saskatoon S.D. #13	Dec. 19, 1998
Seel, Marvis	Cupar S.D. #28	Dec. 19, 1998
Seeman, Marilyn	Estevan Rural S.D. #62	Jul. 01, 1998
Selinger, Virginia	Regina R.C.S.S.D. #81	Jul. 01, 1998
Senga, Sandra	Meadow Lake S.D. #66	Jul. 01, 1998
Sevigny, Pauline Sr.	Prince Albert R.C.S.S.D. #6	Jul. 01, 1998
Sewell, James	Regina S.D. #4	Jul. 01, 1998
Seymour, William	Saskatoon S.D. #13	Jul. 01, 1998
Shannon, Elda	Unknown	Jul. 01, 1976
Shepherd, Arthur	Saskatoon S.D. #13	Jul. 01, 1998
Sherman, Leslie	Regina R.C.S.S.D. #81	Jul. 01, 1998
Sherwin, Kenneth W.	Yorkton S.D. #93	Jul. 01, 1998
Shields, Dwight	Saskatoon S.D. #13	Jul. 01, 1998
Short, Judith	Regina S.D. #4	Jul. 01, 1998
Singh, Gurnam	Gull Lake S.D. #76	Jul. 01, 1998
Skinner, Linda	Indian Head S.D. #19	Jul. 01, 1998
Slocombe, Robert	Regina S.D. #4	Jul. 01, 1998
Smith, Richard M.	Saskatchewan Rivers S.D. #119	Jul. 01, 1998
Sokoloski, Wayne	Prince Albert R.C.S.S.D. #6	Jul. 01, 1998
Sommerfeld, Donna	Regina S.D. #4	Feb. 01, 1999
Speiser, Robert	Saskatchewan Central S.D. #121	Jul. 01, 1998
Spilchen, Stephen	Crystal Lakes S.D. #120	Jul. 01, 1998
St. Amand, Sylvia	Prince Albert R.C.S.S.D. #6	Jul. 01, 1998
Stachiw, Pauline SR	Unknown	Jul. 01, 1998
Stadnyk, Rose	Battlefords S.D. #118	Jul. 01, 1998
Starycki, Sally	Northern Lakes S.D. #64	Jul. 01, 1998
Stelmackowich, Doris	Melville S.D. #108	Jul. 01, 1998
Stewardson, David	Swift Current Comprehensive S.B.	Jul. 01, 1998
Stiller, Donald	Saskatoon S.D. #13	Jul. 01, 1998
Sunde, Delois	Weyburn S.D. #97	Jul. 01, 1998
Sylvester, Terrance	Prince Albert Rural S.D. #56	Jul. 01, 1998
Tarr, Gary	Eston-Elrose S.D. #33	Jul. 01, 1998
Taylor, Catherine	Regina R.C.S.S.D. #81	Jul. 01, 1998
Taylor, Darlene	Melville S.D. #108	Jul. 01, 1998

Table 2 continued

Name	Last Teaching Position	Effective Date of Retirement
Taylor, Edward	Meadow Lake S.D. #66	Jul. 01, 1998
Tetrault, M.Y.L. Dora SR	Unknown	Jul. 01, 1991
Tetu, Dennis	Northern Lakes S.D. #64	Jul. 01, 1998
Thode, Patricia	Saskatoon S.D. #13	Jul. 01, 1998
Thompson, Norma	Saskatchewan Valley S.D. #49	Jul. 01, 1998
Thomson, David	Parkland S.D. #63	Sep. 01, 1998
Thorsteinson, Keith	Saskatchewan Rivers S.D. #119	Jul. 01, 1998
Tilling, Judith	Regina S.D. #4	Jul. 01, 1998
Tocher, Lloyd	Potashville S.D. #80	Jul. 01, 1998
Toporowski, Donald	Saskatchewan Rivers S.D. #119	Jul. 01, 1998
Tourigny, Betty-Anne	St. Paul's R.C.S.S.D. #20	Jul. 01, 1998
Towriss, Richard	Moose Jaw S.D. #1	Jul. 01, 1998
Tucker, Daryl	Estevan Comprehensive S.B.	Jul. 01, 1998
Tunbridge, Anthony	Weyburn S.D. #97	Jul. 01, 1998
Turchenek, Richard	Regina R.C.S.S.D. #81	Sep. 01, 1998
Ulmer, Gloria	Cupar S.D. #28	Jul. 01, 1998
Ulrich, Olive	Saskatoon S.D. #13	Jul. 01, 1998
Vany, Joyce	North West R.C.S.S.D. #16	Dec. 06, 1998
Varley, John	Indian Head S.D. #19	Jul. 01, 1998
Veer, Sharon	The Prairie West S.D. #75	Jul. 01, 1998
Wagner, Murray	Yorkton S.D. #93	Jul. 01, 1998
Walsh, Stacia	Lloydminster S.D. #99	Jul. 01, 1998
Walton, Margaret Rose	Estevan S.D. #95	Jul. 01, 1998
Watkins, David	Crystal Lakes S.D. #120	Jul. 01, 1998
Wells, Annie	Alsask D.N.D. School	Sep. 23, 1976
West, Kenneth	Regina S.D. #4	Mar. 01, 1999
Wheeler, Jeannette	Yorkton S.D. #93	Jul. 01, 1998
Whitaker, Dean	Buffalo Plains S.D. #21	Jul. 01, 1998
White, Norman	Melfort S.D. #100	Jul. 01, 1998
Wieler, Arley	Saskatoon S.D. #13	Jul. 01, 1998
Wiens, Ernst	Saskatchewan Valley S.D. #49	Jul. 01, 1998
Wiens, Louise	Rosetown S.D. #43	Jun. 25, 1994
Wilke, N. Jean	Prairie View S.D. #74	Jun. 10, 1998
Wilson, Eva M	Unknown	Jul. 01, 1976
Wilson, Joan Marie	Oxbow S.D. #51	Feb. 15, 1998
Wisniak, Helen	Souris Moose Mountain S. D. #122	Jul. 01, 1998
Wolffe, Wayne **	Saskatchewan Rivers S.D. #119	Jul. 01, 1998
Wowk, Wayne	Potashville S.D. #80	Jul. 01, 1998
Yakimishyn, Ruth SR	Yorkton R.C.S.S.D. #86	Jul. 01, 1990
Yakiwchuk, Walter	Moose Jaw S.D. #1	Jul. 01, 1998
Zieger, Linda	Wilkie S.D. #59	Mar. 04, 1999
Ziglo, Vincent	Yorkton S.D. #93	Jul. 01, 1998

\*\* Transferred from Disability Allowance

**Table 2A**  
**Teachers Granted a Disability Allowance During the Year 1998-99**

Name	Last Teaching Position	Effective Date of Allowance
Abbott, George	Battlefords S.D. #118	Nov. 19, 1998
Bachmeier, Calvin	Leader S.D. #24	Feb. 03, 1999
Bacon, Carol	Saskatchewan Rivers S.D. #119	Dec. 19, 1998
Bayet, Emilie R.	Biggar S.D. #50	Feb. 27, 1999
Bettcher, Gisele	St. Paul's R.C.S.S.D. #20	Jan. 06, 1999
Bissky, Emily E.	Saskatchewan Rivers S.D. #119	Feb. 16, 1999
Brice, Ronald W.	Saskatoon West S.D. #42	May 06, 1999
Carruthers, Margaret	Parkland S.D. #63	Jan. 20, 1999
Connell, Diane	Wadena S.D. #46	Dec. 01, 1998
Cornett, Ken	Ille a la Crosse S.D. #112	Jan. 27, 1998
Coutts, Lucinda	Cupar S.D. #28	Oct. 01, 1998
Domm, Gordon	Regina R.C.S.S.D. #81	May 01, 1999
Droder, Angela	Regina R.C.S.S.D. #81	Dec. 17, 1998
Ehrmantraut, Janet	Estevan Rural S.D. #62	Jan. 07, 1998
Elder, John	Humboldt High School Division	Sep. 01, 1998
Erickson, George	Swift Current S.D. #94	Sep. 25, 1998
Espie, Elaine	Pairie West S.D. #75	Dec. 02, 1998
Gareau, Jean	Prince Albert R.C.S.S.D. #6	Jan. 21, 1999
Gelowitz, Hilda	Regina R.C.S.S.D. #81	Apr. 15, 1999
Greschner, Lucille	Meadow Lake S.D. #66	May 27, 1999
Gunvaldsen, Lonnie L.	Lanigan S.D. #40	May 06, 1999
Halbgewachs, Lorraine	Indian Head S.D. #19	Mar. 24, 1999
Hodgins, Marjorie	Saskatoon S.D. #13	Nov. 15, 1998
Hoodekoff, John	Saskatoon S.D. #13	Jan. 05, 1999
Jacobson, Micheline	St. Paul's R.C.S.S.D. #20	Mar. 19, 1999
Jolson, Alexandria	Crystal Lakes S.D. #120	Mar. 02, 1999
Jones, Lynn Louise	Moose Jaw R.C.S.S.D. #22	May 21, 1999
Keller, Dale E.	Regina S.D. #94	Jan. 09, 1999
Kenney, Marion	Moose Jaw S.D. #1	Jul. 01, 1998
Kivela, Debbie	Regina S.D. #94	Jul. 01, 1998
Kohlman, Patricia	Lands West S.D. #123	Feb. 01, 1999
Kopchuk, Lawrence	Humboldt Rural S.D. #47	Sep. 30, 1998
Lamontagne, Julia	Prince Albert R.C.S.S.D. #6	Nov. 20, 1998
Lamothe, Lorna J.	Parkland S.D. #63	Mar. 20, 1999
Lane, Erica S.	Kindersley S.D. #34	Dec. 08, 1998
Lewis, Marilyn	Regina S.D. #94	Mar. 31, 1999
Martelli, Sharon	St. Paul's R.C.S.S.D. #20	Nov. 09, 1998
McConwell, Pamela	Maple Creek S.D. #17	Mar. 04, 1998
Mokelki, Sandra M.	Eastend S.D. #8	Feb. 27, 1999
Monette, Alain M.	Battlefords S.D. #118	Apr. 29, 1999
Monsees, Laurie	Tiger Lily S.D. #54	Dec. 17, 1998
Neufeld, Lennie	Swift Current S.D. #94	Oct. 31, 1998
Novak, N. Nancy	Yorkton R.C.S.S.D. #86	Mar. 10, 1999
Nugent, Harvey	Lanigan S.D. #40	Nov. 03, 1998
Parsons, Sheila J.	Saskatchewan Rivers S.D. #119	Jan. 05, 1999
Petrie, Carol	Saskatoon S.D. #13	Jan. 08, 1999
Pontius, Heather E.	Souris Moose Mountain S.D. #122	May 27, 1999
Pottage, Karen	Regina S.D. #94	Dec. 12, 1998
Prekaski, Margaret	Crystal Lakes S.D. #120	Oct. 21, 1998
Raiter, Donna	Regina S.D. #94	Jul. 01, 1998
Reid, Derby	Saskatoon East S.D. #41	Jul. 01, 1998
Robertson, Ron	Saskatchewan Central S.D. #121	Nov. 14, 1998
Sali, Sally	Regina S.D. #94	May 29, 1999
Sargent, Shirley	St. Paul's R.C.S.S.D. #20	Feb. 03, 1999

**Table 2A Continued**

Name	Last Teaching Position	Effective Date of Allowance
Schmidt, Martha J.	Saskatoon West S.D. #42	May 06, 1999
Sharman, Ed.	Borderland S.D. #68	Apr. 14, 1999
Small, Cecile	Saskatoon S.D. #13	Feb. 09, 1999
Spence, Vicky L.	Saskatchewan Valley S.D. #49	Feb. 12, 1999
Stanowich, Sylvia S.	St. Paul's R.C.S.S.D. #20	Mar. 31, 1999
Taylor, Rosa Lynn	Lands West S.D. #123	Feb. 27, 1999
Thompson, Alice Joan	Souris Moose Mountain S.D. #122	May 20, 1999
Wake, Dale	Kindersley S.D. #34	Nov. 04, 1998
Walker, Cynthia	Saskatoon West S.D. #42	Apr. 25, 1998
Weir, Daniel	Outlook S.D. #32	Feb. 16, 1999
Wood, Janice	Parkland S.D. #63	Nov. 30, 1998
Wright, Christopher	Saskatoon S.D. #13	Mar. 24, 1999
Zipko, Halyna	Northern Lights S.D. #113	Mar. 19, 1999

**Table 2B**

**Deceased Teachers For Whom Dependents Have Been Granted an Allowance During the Year 1998-99**

Name	Last Teaching Position	Effective Date of Allowance
Brownridge, Dwayne	Tisdale S.D. #53	Jan. 14, 1998
Sych, Barbara	Potashville S.D. #80	Apr. 19, 1998

**Table 3**

**Disability Removed, 1998-99**

Name	File Number	Date of Allowance	Date Discontinued
Arsenault, Michelle	41833	May 06, 1998	Aug. 10, 1998
Beckett, Jacqui	41476	Dec. 10, 1996	Sep. 01, 1998
Cheechoo, Beverley	41505	Feb. 14, 1997	Sep. 01, 1998
Gunderson, Janet	41871	Jun. 04, 1988	Sep. 01, 1998
Horne, Roberta	40741	Mar. 08, 1994	Sep. 01, 1998
Janzen, P. Lynn	41798	Feb. 14, 1998	Aug. 27, 1998
Leonard, Carol	41790	May 17, 1998	Sep. 01, 1998
Morin, Jean	41941	May 15, 1998	Sep. 01, 1998
Raiter, Donna	41956	Jul. 01, 1998	Sep. 01, 1998
Watson, Norman	41018	Jul. 01, 1997	Jul. 01, 1998
Wood, Janice	42122	Nov. 30, 1998	Jan. 10, 1999

Table 4  
Deceased Superannuated Teachers, 1998-99

Name	File Number	Date of Superannuation	Date of Death
Adair, Irene	13975	Jul. 01, 1967	May 24, 1999
Adair, Wilda	3154	Jul. 01, 1976	Aug. 07, 1998
Alexander, Jean	21807	May 09, 1978	May 30, 1999
Anderson, Doris	13744	Jul. 01, 1969	Mar. 24, 1999
Arnold, Jennie	15241	Nov. 14, 1970	Oct. 20, 1998
Back, Stanley	11252	Jul. 01, 1973	Mar. 30, 1999
Baerg, Samuel	12915	Jul. 01, 1971	Aug. 02, 1999
Baldwin, Mildred	2236	Jul. 12, 1968	Feb. 16, 1999
Bast, Katherine Sr.	7436	Jul. 01, 1971	Mar. 01, 1999
Battel, Ora I.	1405	Jul. 01, 1963	Dec. 22, 1998
Beaudreau, Charles	29434	Jul. 01, 1978	Nov. 25, 1998
Bilsky, Michael	1621	Feb. 14, 1976	Mar. 02, 1999
Birdsall, Clara	55	Jul. 01, 1990	Jun. 10, 1998
Bodnar, Frances	18924	Jan. 01, 1987	Dec. 24, 1998
Borsa, Ed	4908	Jul. 01, 1982	Sep. 24, 1998
Bourgeault, Marcel	19417	Jul. 01, 1985	Aug. 01, 1998
Boyd, Thelma	12319	Jul. 01, 1974	Nov. 22, 1998
Bruce, Helen	10606	Oct. 01, 1981	Mar. 07, 1999
Brunet, Hector	15699	Jul. 01, 1980	May 21, 1998
Bucham, Susanna	5084	Jul. 01, 1967	Jul. 01, 1998
Byers, Robert	17480	Jul. 01, 1992	Mar. 16, 1999
Chabot, Cecile	7464	Jul. 01, 1990	Aug. 22, 1998
Chase, George	3357	Jul. 01, 1993	Sep. 11, 1998
Chovin, Marguerite	1740	Sep. 09, 1976	Mar. 18, 1999
Christiansen, Allan	40958	Feb. 01, 1995	Jul. 18, 1998
Clayton, Sam	17332	Jul. 01, 1976	Mar. 21, 1999
Codling, Wesley	1214	Aug. 12, 1966	Mar. 26, 1999
Cole, Myrtle	11963	Jul. 01, 1977	May 31, 1999
Cornish, Lillian	370	Nov. 26, 1971	Jan. 21, 1999
Craik, Helen	11171	Jul. 01, 1974	Dec. 24, 1998
Culham, Ivan	3191	Jul. 01, 1976	Apr. 10, 1999
Daviduk, Walter	10949	Jul. 01, 1974	Nov. 12, 1998
DeJong, Christina	10257	Jul. 01, 1972	Sep. 12, 1998
Eamon, Janet	14220	Aug. 22, 1970	Jan. 03, 1999
Edy, Carl	41629	Jul. 01, 1976	Jan. 04, 1999
Elmslie, Gerald	1340	Jul. 01, 1988	Dec. 20, 1998
Erickson, Roy	4547	Jul. 01, 1978	Feb. 12, 1999
Falkingham, Margaret	2786	Jul. 01, 1977	Oct. 19, 1998
Farr, Annie	18586	Jul. 21, 1974	Jun. 28, 1998
Fea, Henry	9994	Jan. 28, 1979	Jun. 05, 1999
Flavel, James	470	Jul. 01, 1976	Dec. 01, 1998
Fletcher, Jack	22976	Jan. 29, 1985	Nov. 21, 1998
Ford, Ely	1093	Jul. 01, 1973	Jul. 12, 1998
Foster, Frances	16577	Aug. 01, 1995	Aug. 22, 1998
Foster, Ruth	2567	Jul. 01, 1974	May 13, 1999
Froyman, Anita	14149	Oct. 24, 1983	Dec. 04, 1998
Gardiner, Gladys	226	Jul. 01, 1965	Jun. 10, 1998
Gauvin, Vivian	9367	Jul. 01, 1979	May 06, 1999
Gerow, Mary	13247	Jun. 19, 1994	Feb. 18, 1999
Glaspey, Mary	14371	Jul. 01, 1971	Jan. 06, 1999
Goff, Evelyn	5684	Jul. 01, 1978	Feb. 12, 1999
Graham, Margaret	5362	Jul. 01, 1968	Feb. 13, 1999
Gray, Annie	4969	Jul. 01, 1969	May 05, 1998

Table 4 continued

Name	File Number	Date of Superannuation	Date of Death
Hack, Marie	3657	Aug. 01, 1967	Dec. 06, 1998
Hall, C. Cornelia	8327	Jul. 01, 1969	Jun. 25, 1998
Hall, John	2874	Jul. 01, 1984	May 22, 1999
Harder, Peter	9202	Jul. 01, 1971	Jan. 13, 1999
Harms, Marie	16505	Jul. 01, 1975	Sep. 30, 1998
Harmsworth, Frank	15107	Jul. 01, 1980	Jan. 06, 1999
Hawkins, Mary	5170	Jul. 01, 1963	Mar. 05, 1999
Hawrylak, Annie	15051	Jan. 05, 1977	May 09, 1999
Hendrickson, Petra	20239	Jul. 01, 1970	Nov. 06, 1998
Herron, Yvonne	1506	Jul. 01, 1980	Sep. 18, 1998
Hertz, Thelma	9945	Jul. 28, 1968	Dec. 22, 1998
Hodgins, Florence	6820	Jul. 01, 1978	Aug. 22, 1998
Holtby, Hildred	2434	Dec. 30, 1980	Feb. 27, 1999
Horsman, Marcella	18899	Jul. 01, 1975	Apr. 28, 1999
Hunter, James	18749	May 16, 1978	Mar. 14, 1999
Hurst, Gladys	520	Dec. 24, 1972	Sep. 26, 1998
Hyslop, Violet	3482	Jul. 01, 1973	Apr. 04, 1999
Jameson, George	10828	Jul. 01, 1977	Nov. 22, 1998
Janzen, Peter	6285	Aug. 30, 1982	Oct. 04, 1998
Jensen, Margaret	356	Nov. 27, 1970	Aug. 20, 1998
Johnson, Evelyn	15421	Apr. 04, 1984	Feb. 15, 1999
Johnson, Jack	41692	Jul. 01, 1997	Feb. 02, 1998
Kalenchuk, George	16168	Jul. 01, 1966	Aug. 08, 1998
Kalesnikoff, Peter	12057	Jul. 01, 1982	Jul. 05, 1998
Kereliuk, Mary	11223	Jul. 01, 1971	Nov. 06, 1998
Key, Evelyn	4088	Oct. 01, 1981	Feb. 23, 1999
Kindrachuk, Fred	6068	Jul. 01, 1979	Sep. 23, 1998
Kirby, Anna Sr.	11229	Jul. 01, 1974	Jun. 11, 1998
Kitching, Hattie	15750	Jul. 01, 1977	Dec. 30, 1998
Kokotailo, Walter	13200	Jul. 01, 1973	Jul. 20, 1998
Kolling, Marie	11346	Jun. 13, 1966	Apr. 29, 1999
Korsmo, Ruth	13074	Jul. 01, 1974	Dec. 03, 1998
Krienke, Merle	13269	Jul. 01, 1974	Sep. 09, 1998
Kruesel, Violet	20795	Jul. 01, 1996	Jul. 04, 1998
Kuster, James	23016	Jul. 01, 1995	Dec. 10, 1998
Larson, Elizabeth	16520	Mar. 02, 1981	Nov. 28, 1998
Larson, Elsie	7788	Jul. 01, 1963	Mar. 29, 1999
Larson, Ilona	7660	Oct. 28, 1973	Oct. 26, 1998
Lavigne, Solange	14093	Jul. 01, 1984	Oct. 03, 1998
Lennon, Muriel	12084	Aug. 18, 1975	Jul. 06, 1998
Lennox, Mary	11239	Dec. 12, 1979	Aug. 31, 1998
Leszko, Teresa	41718	Sep. 12, 1981	Mar. 14, 1999
Loiselle, Eva Sr.	15705	Aug. 02, 1974	Feb. 27, 1999
Lorenzino, Albert	11219	Jul. 01, 1974	Mar. 27, 1999
Loseth, Dorothy	7339	Oct. 15, 1980	Oct. 08, 1998
Lyall, William	2803	Aug. 30, 1968	Oct. 22, 1998
Mahnke, Harry	5309	Jul. 01, 1979	Jul. 27, 1998
Marshall, Beatrice	521	Feb. 18, 1965	May 02, 1999
McDonald, Cathaleen	6844	Jul. 01, 1972	Jul. 25, 1998
McGowan, Helen	5043	Jul. 01, 1986	Sep. 29, 1998
McGregor, Elizabeth	4291	Jul. 01, 1984	Oct. 10, 1998
McGrenera, James	943	Jul. 01, 1972	Nov. 28, 1998
McIntosh, Elma	3397	Jul. 01, 1972	Nov. 12, 1998
McIver, Murdock	1837	Dec. 20, 1974	Jul. 06, 1998

Table 4 continued

Name	File Number	Date of Superannuation	Date of Death
McKechnie, Ida	3891	Jul. 01, 1961	Dec. 29, 1998
McLeod, Lena	1443	Aug. 01, 1972	Mar. 12, 1999
McNaught, Harvey	9157	Jul. 01, 1968	Sep. 27, 1998
McNeill, Dorothy	41793	Jul. 01, 1976	Apr. 26, 1999
Medwid, Andrew	11856	Jul. 01, 1976	May 18, 1999
Mercer, Mary	6242	Jul. 01, 1973	Feb. 12, 1999
Miles, William	6107	Dec. 21, 1974	Jun. 10, 1998
Moore, Harold	13586	Jul. 01, 1980	May 06, 1999
Morgan, Ruth	10856	Jul. 01, 1976	Nov. 30, 1998
Morris, Stan	17201	Jul. 01, 1974	Dec. 20, 1998
Morrison, Ida	10567	Jul. 01, 1974	Jul. 13, 1998
Mudry, Nettie	40161	Jul. 01, 1986	Jan. 12, 1999
Neudorf, William	18024	Jan. 01, 1995	May 05, 1999
Neufeldt, Otto	10499	Jul. 01, 1971	Mar. 26, 1999
Nobert, Yvette	8232	Jul. 01, 1991	Mar. 09, 1999
Norbraten, Anna	10807	Jul. 01, 1972	Jan. 30, 1999
Orth, Raymond	14332	Jul. 01, 1974	Jul. 13, 1998
Pezderic, Mary	4645	Jul. 01, 1975	Aug. 13, 1998
Poirier, Martha	2923	Jul. 01, 1973	Jan. 25, 1999
Polz, Hyacintha Sr.	9194	Jul. 01, 1983	Nov. 10, 1998
Porteous, Thomas	7613	Jul. 01, 1974	Apr. 04, 1999
Quiryng, Leander	15086	Dec. 19, 1981	Sep. 23, 1998
Raina, Eugene	16606	Jul. 01, 1982	Mar. 02, 1999
Raina, Joseph	14850	Jul. 01, 1988	Jul. 29, 1998
Raymond, Marie	10646	Jul. 01, 1970	Jun. 09, 1998
Read, Muriel	13658	Jul. 01, 1978	Mar. 11, 1999
Redecopp, Georgina	14024	Mar. 16, 1977	Mar. 18, 1999
Reinson, Edith	23652	Feb. 23, 1978	Mar. 31, 1998
Reynolds, David	2687	Jul. 30, 1970	Nov. 23, 1998
Richert, Ruben	5961	Jul. 01, 1983	Aug. 14, 1998
Robinson, Harriett	3462	May 25, 1981	Oct. 26, 1998
Roesler, Shirley	41210	Jul. 01, 1990	Aug. 01, 1998
Schnell, Audrey Sr.	2717	Jul. 01, 1992	Aug. 08, 1998
Scott, Edith	8340	Jul. 01, 1974	Aug. 04, 1998
Shabbits, Grace	17384	Jul. 16, 1980	Mar. 28, 1999
Shaw, Cora B.	14774	Jul. 01, 1980	Sep. 25, 1998
Sheldon, Fannie	6335	Jul. 01, 1973	Feb. 04, 1999
Smith, Elizabeth	12673	Jul. 01, 1974	Jul. 13, 1998
Smith, Muriel	12728	Jul. 01, 1985	May 10, 1999
Snell, Everett	11907	Jul. 01, 1974	Feb. 23, 1999
Sproule, Jennie	40066	Jul. 01, 1976	Jan. 18, 1999
Stinka, Mary	9897	Nov. 24, 1989	Apr. 11, 1999
Stronge, Edna	7047	Jul. 01, 1989	Apr. 26, 1999
Tangjerd, Erling	16208	Jul. 01, 1983	Sep. 24, 1998
Teece, Abigail	2265	May 01, 1969	Dec. 14, 1998
Thiessen, Jacob	12311	Jul. 01, 1988	Sep. 26, 1998
Thompson, Florence	8401	Jan. 01, 1972	Nov. 18, 1998
Trafananko, Helen	4087	Jul. 01, 1980	Dec. 22, 1998
Tupper, Maynard	22983	Jul. 01, 1983	Aug. 24, 1998
Wait, Elizabeth	13560	Jul. 01, 1969	May 12, 1999
Walker, Wilfrid	7383	Jul. 01, 1969	Apr. 17, 1999
Wallace, Mildred	40927	Jul. 01, 1990	Feb. 01, 1998
Walsh, Lorne	40795	Jul. 01, 1994	Jan. 21, 1999
Walshaw, L. Marion	6055	Jul. 01, 1981	Jan. 08, 1999

**Table 4 continued**

Name	File Number	Date of Superannuation	Date of Death
Washenfelder, David	11074	Jul. 01, 1983	Aug. 29, 1998
Watson, Lillian	6982	Jul. 01, 1973	Oct. 17, 1998
Whelan, Marie	18424	Jul. 01, 1979	Mar. 16, 1999
Whetstone, Margaret	12312	Jul. 01, 1979	Dec. 07, 1998
Wiens, Paul	11103	Jul. 01, 1982	Jan. 26, 1999
Wilde, Clara	17251	Jul. 01, 1964	Feb. 13, 1999
Williams, Elizabeth	14909	Jul. 01, 1989	Oct. 15, 1998
Wilson, Elsie	29476	Jul. 01, 1990	Aug. 19, 1998
Wyper, James	876	Jul. 01, 1980	Nov. 01, 1998

**Table 5**  
**Deceased Teachers, 1998-99**

Name	Last Teaching Position	Date of Death
Adamache, Eleanore	Carlton Trail Regional College	Apr. 02, 1991
Adams, Nancy	Unknown	Mar. 17, 1998
Anaka, Lilly	Melville S.D. #108	Jan. 13, 1998
Anseth, Alice Elizabeth	Radville S.D. #67	Feb. 27, 1992
April, Gabrielle Helene	Tisdale S.D. #53	Jul. 03, 1998
Archibald, Eric Vernon	Potashville S.D. #80	Nov. 27, 1996
Atkinson, Elmer Andrew	Moosomin S.D. #9	Jul. 23, 1976
Behl, Satya Devi	Saskatchewan Central S.D. #121	Apr. 04, 1998
Bintner, Margaret	Eastend S.D. #8	May 19, 1998
Bitz, Kathleen Margaret	Saskatoon (East) S.D. #41	Mar. 03, 1993
Blackmore, Gladys Mae	Gravelbourg S.D. #70	Nov. 08, 1998
Bousfield, Helen Anna	St. Olivier R.C.S.S.D. #12	Mar. 13, 1998
Branigan, Mary Irene	Lands West S.D. #123	Feb. 16, 1998
Brown, Ida Myrtle	Estevan S.D. #62	Oct. 14, 1989
Bunz, Julia Viola	Wadena S.D. #46	Oct. 13, 1978
Bush, Daisy Margaret	Moose Jaw S.D. #1	Jan. 06, 1999
Calver, Herbert Edward	Potashville S.D. #80	Mar. 21, 1987
Campbell, Pearl	Nipawin S.D. #61	May 14, 1998
Carlson, Alma Margaret Alecia	Swift Current S.D. #15	Apr. 26, 1994
Chapman, Margaret Ellen	Unknown	Mar. 02, 1991
Coleman, MacDonald	Unknown	Apr. 14, 1996
Crooks, Katherine	Golden Plains S.D. #124	Nov. 30, 1993
Cubbon, Margaret Annie	Shamrock S.D. #38	Aug. 31, 1997
Daniels, Daniel Zederayko	Unknown	Nov. 11, 1991
DeMontigny, Marie Annette	Shaunavon S.D. #71	Mar. 29, 1959
Dengler, Julia Cecilia	Unknown	Feb. 02, 1998
Devine, Ethel	Broadview S.D. #18	Aug. 20, 1998
Dorward, Elizabeth Hopwood	Lands West S.D. #123	May 20, 1989
Elias, Isaak	Unknown	May 01, 1998
Ewasew, Sylvia Dawn	Unknown	Nov. 25, 1994
Gaudet, Marie Therese	Unknown	Jun. 29, 1995
Gaw, Eleanor Leona	St. Paul's R.C.S.S.D. #20	Dec. 24, 1987
Gerinroze, Marguerite Anna	St. Henry's R.C.S.S.D. #5	Dec. 15, 1997
Gordon, Jessie	Souris Moose Mountain S.D. #122	Feb. 06, 1997
Hamilton, Marion Elizabeth	Souris Moose Mountain S.D. #122	Dec. 24, 1998
Hanson, Beatrice LaRene	Lands West S.D. #123	May 03, 1998
Harvey, Gertrude Elizabeth	Unknown	Apr. 04, 1997

**Table 5 continued**

Name	Last Teaching Position	Date of Death
Haryett, Audrey Lorraine	Unknown	Jan. 12, 1985
Haugen, Isabelle Bessie	Rosetown S.D. #43	Apr. 10, 1994
Hill, Lyman	Moosomin S.D. #9	Mar. 10, 1999
Holma, Millicent Edna	Saskatchewan Central S.D. #121	Jan. 05, 1998
Hordern-Johnson, Charlotte	Saskatoon S.D. #13	Feb. 03, 1998
Humphries, Ioleen Frances	Unknown	Jul. 24, 1998
Jacklin, Isabella Frances	Leader S.D. #24	Sep. 17, 1990
Jamont, Josie Rodman	Nipawin S.D. #61	Oct. 17, 1992
Kerslake, Anne Magdalene	Eston-Elrose S.D. #33	Oct. 22, 1986
Klassen, Adina Lillian	Rosetown S.D. #43	Apr. 04, 1988
Kolot, Roy	Swift Current Comprehensive S. B.	Sep. 18, 1998
Kondra, Edward Benny	Hudson Bay S.D. #52	Jul. 21, 1986
Lampitt, Alfred Edwin	Battle River S.D. #60	Apr. 16, 1987
Langley, Marjory Lois	Unknown	Mar. 05, 1998
Link, Darlene Marilyn	Regina S.D. #4	Feb. 01, 1999
Litt.e, Wayne	Northern Lights S.D. #113	Apr. 12, 1999
Lockwood, Helen Lourene Mae	Unknown	Jan. 17, 1994
Loney, Margaret Annie	Lands West S.D. #123	Nov. 20, 1966
Luciuk, Matthew William	Wakaw S.D. #48	Jun. 06, 1993
Lukaszuk, Phyllis D.	Unknown	May 03, 1995
Luther, Myrna Gertrude	Saskatchewan Central S.D. #121	Sep. 19, 1996
Maccan, Olga	Gull Lake S.D. #76	Mar. 19, 1998
Madden, Doraine E.	Unknown	Sep. 20, 1992
Mahussier, Marie Annette P.	Tisdale S.D. #53	Jan. 03, 1999
Mair, Mildred Amy	Saskatoon S.D. #13	Jan. 10, 1994
Mann, Lillian Magdalene	Maple Creek S.D. #17	Sep. 01, 1993
Marchuk, Shirley Jean	North West Regional College	Jul. 08, 1998
Martin, Kathleen	Prairie View S.D. #74	Mar. 11, 1998
Materi, Sammie	Maple Creek S.D. #17	Apr. 08, 1999
McGrath, Marguerite Marie	Radville S.D. #67	Jan. 04, 1996
Michelson, Irene Margaret	Unknown	Mar. 10, 1998
Middleton, Florence Esther	Balcarres S.D. #87	Aug. 16, 1993
Miller, Kathryn Mary	Crystal Lakes S.D. #120	Dec. 15, 1980
Moore, Amelie Francis	Unknown	Jan. 06, 1994
Morrow, Regina	Unknown	Nov. 30, 1996
Nagel, Wayne Carl	Regina S.D. #4	Jul. 04, 1993
Neild, Judith Vivian	Souris Moose Mountain S.D. #122	Jun. 01, 1998
Nickel, Peter	Unknown	Dec. 04, 1994
Norelius, Lorna	Saskatoon S.D. #13	Apr. 29, 1999
Norrish, Carole Yvonne	Outlook S.D. #32	Apr. 18, 1997
Paisley, Elizabeth Maud	Davidson S.D. #31	Nov. 12, 1995
Pals, Vaudrey	Unknown	Sep. 18, 1997
Palsson, Haraldr Magnus	Battlefords S.D. #118	Nov. 23, 1992
Parnell, Violet Viola	Davidson S.D. #31	Apr. 26, 1997
Paziuk, Florence Rita	St. Paul's R.C.S.S.D. #20	Aug. 06, 1998
Pick, Jean Anderson	Unknown	Jan. 15, 1998
Pinkerton, Hattie Isabel	Yorkton S.D. #93	Dec. 30, 1997
Potts-Hegland, Marie	Parkland S.D. #63	Oct. 03, 1998
Rambally, Dandy R.	Saskatoon (East) S.D. #41	Nov. 15, 1997
Reid, William Adam	St. Paul's R.C.S.S.D. #20	Dec. 04, 1998
Riffel, Michael Aloysius	Unknown	Mar. 31, 1997
Robertson, Josephine Gladys	Indian Head S.D. #19	Dec. 13, 1994
Robertson, Mildred Irene	Saskatchewan Central S.D. #121	Feb. 10, 1998
Rumball, Margaret Helen A.	Regina S.D. #4	Jan. 14, 1999

**Table 5 continued**

Name	Last Teaching Position	Date of Death
Saganski, Peter	Nipawin S.D. #61	Jan. 17, 1991
Saleski, Ludwig Frank Daniel	Potashville S.D. #80	Apr. 16, 1998
Scopick, Joseph	Unknown	May 22, 1992
Scott, Douglas Easdale	Unknown	Jun. 28, 1995
Seibt, Nettie	Unknown	Jan. 31, 1995
Shanks, Erla Evelyn	Potashville S.D. #80	Nov. 21, 1998
Skjonsby, Marion Louise	Weyburn S. D. #84	Nov. 23, 1991
Slough, Walter Stephen	Unknown	Aug. 15, 1998
Smith, Dorothy Mary	Regina (East) S.D. #77	Jul. 16, 1997
Spagrud, Victoria Anna	Unknown	Aug. 14, 1996
Spriggs, Marcia Yvonne	Saskatchewan Valley S.D. #49	Feb. 20, 1997
Stewart, Edith Carolyne	Souris Moose Mountain S.D. #122	Feb. 14, 1998
Sutton, Hilda Doreen	Moose Jaw S.D. #1	Aug. 14, 1998
Switzer, Beverley, Anne	Swift Current S. D. #94	Aug. 30, 1998
Tesarowski, Violet Elizabeth	Yorkton S.D. #93	Jan. 08, 1996
Tomlin, Letitia Agnes	Unknown	Sep. 21, 1995
Vermeulen, Ida Emma	Radville S.D. #67	Jun. 25, 1995
Wallacker, Doris Mae	Tiger Lily S.D. #54	Jul. 26, 1993
Walter, Robert Rudie	Luther College	Jul. 30, 1998
Watt, Vera Evelyn	Unknown	May 04, 1997
Weslowski, Adolf Fredrick	Buffalo Plains S.D. #21	Aug. 25, 1994
Wilson, Olive Marie	Prince Albert R.C.C.S.D. #6	Aug. 13, 1998
Wilson, Ruby Hazel	Saskatoon S.D. #13	Aug. 25, 1998
Wohlberg, Leitta Mae	Saskatoon (West) S.D. #42	Jun. 29, 1998
Wolfe, Martha Anne	Saskatoon (East) S.D. #41	Aug. 25, 1998
Worden, Clifford Winston	Unknown	Sep. 09, 1997
Zohner, Ernest William	Golden Plains S.D. #124	Sep. 18, 1998

**Table 5A**  
**Information on Deceased Teachers and**  
**Allowances Granted to Dependents, 1998-99**

File Number	Last Yearly Salary	Age	Teacher	Contributions and Interest	Total Service	Annual Allowance Granted to Dependent	Death Benefit & Interest
172	\$ 2,400.00	87.00	\$ 4,175.75	\$ -	2.83	\$ -	\$ 4,175.75
266	13,380.00	87.00	667.07	-	0.19	-	667.07
359	1,800.00	89.00	3,465.77	-	3.32	-	3,465.77
408	7,650.89	60.00	557.65	-	0.58	-	557.65
1001	4,200.00	91.00	1,706.92	-	2.00	-	1,706.92
3590	6,517.00	74.00	1,182.93	-	3.00	-	1,182.93
3927	15,498.00	70.00	1,161.63	-	0.85	-	1,161.63
4092	1,600.00	75.00	1,457.06	-	3.42	-	1,457.06
4199	8,080.00	85.00	10,085.59	-	3.30	-	10,085.59
4277	4,100.00	91.00	1,922.55	-	2.00	-	1,922.55
4565	2,000.00	58.00	912.17	-	0.48	-	912.17
4931	2,400.00	64.00	4,182.41	-	3.00	-	4,182.41
5647	2,350.00	38.00	161.72	-	0.73	-	161.72
5844	3,000.00	86.00	3,455.24	-	3.00	-	3,455.24
7185	4,884.00	89.00	741.98	-	0.82	-	741.98
7319	18,238.25	61.00	662.97	-	0.86	-	662.97
7493	1,802.00	79.00	1,343.20	-	2.20	-	1,343.20

Table 5A continued

File Number	Last Yearly Salary	Age	Contributions and Interest Teacher	Contributions and Interest Government	Total Service	Annual Allowance Granted to Dependent	Death Benefit & Interest
8131	2,300.00	50.00	607.47	-	1.90	-	607.47
8804	3,000.00	85.00	94.23	-	0.26	-	94.23
8907	4,000.00	89.00	15.25	-	0.01	-	15.25
9263	3,000.00	50.00	370.83	-	2.28	-	370.83
9551	46,825.00	63.00	66,952.42	-	18.93	-	66,952.42
10145	3,034.00	67.00	899.58	-	1.39	-	899.58
10293	3,000.00	71.00	303.24	-	0.62	-	303.24
10653	2,730.00	64.00	1,262.60	-	4.25	-	1,262.60
11494	15,900.00	58.00	300.64	-	0.12	-	300.64
12662	1,975.00	74.00	701.44	-	2.00	-	701.44
12977	7,452.00	78.00	199.71	-	0.15	-	199.71
13642	3,062.00	62.00	2,428.91	-	2.05	-	2,428.91
13813	800.00	93.00	467.82	-	0.70	-	467.82
13884	900.00	79.00	1,323.56	-	2.00	-	1,323.56
14099	4,100.00	70.00	1,338.84	-	1.97	-	1,338.84
14206	3,000.00	53.00	1,183.37	-	1.57	-	1,183.37
15523	15,366.00	72.00	3,840.75	-	1.14	-	3,840.75
15701	1,600.00	75.00	1,535.60	-	2.00	-	1,535.60
15843	39,151.78	71.00	-	-	26.26	18,421.08	-
16127	1,400.00	70.00	1,521.96	-	3.74	-	1,521.96
16344	2,600.00	87.00	2,404.54	-	3.39	-	2,404.54
16352	1,500.00	72.00	2,013.58	-	2.00	-	2,013.58
16426	3,000.00	83.00	3,826.81	-	2.02	-	3,826.81
16740	2,500.00	75.00	2,053.05	-	2.00	-	2,053.05
17779	2,500.00	95.00	304.98	-	0.20	-	304.98
17911	51,952.84	58.00	130,550.81	16,701.82	24.70	16,449.36	-
23278	5,134.00	90.00	1,085.66	-	1.09	-	1,085.66
25222	3,000.00	81.00	107.07	-	0.17	-	107.07
25722	25,353.80	55.00	48,750.35	-	10.60	-	48,750.35
31560	29,032.00	49.00	15,306.35	15,224.38	5.78	-	15,306.35
40167	46,015.25	67.00	-	-	20.21	18,395.76	-
40246	41,003.00	48.00	76,140.20	60,342.82	13.87	-	76,140.20
41107	29,927.22	63.00	89,186.00	80,938.00	15.16	-	89,186.00
41268	46,724.46	54.00	153,062.07	119,228.28	21.41	10,505.16	-
41771	57,213.60	52.00	54,482.95	53,162.12	12.24	5,107.68	-
Alpha	48,648.52	50.00	173,073.38	125,198.62	29.03	-	173,073.38
Alpha	49,128.00	52.00	157,952.09	-	22.40	-	157,952.09
Alpha	27,838.00	48.00	7,191.59	5,708.76	3.42	-	7,191.59
Alpha	364.00	83.00	757.02	-	2.00	-	757.02
Alpha	1,566.00	63.00	800.71	-	1.98	-	800.71
Alpha	645.00	89.00	1,294.23	-	2.00	-	1,294.23
Alpha	1,650.00	68.00	1,154.35	-	2.00	-	1,154.35
Alpha	911.25	89.00	2,045.95	-	2.00	-	2,045.95
Alpha	15,000.00	55.00	1,784.17	-	0.71	-	1,784.17
Alpha	400.00	88.00	2,027.89	-	2.00	-	2,027.89
Alpha	677.77	84.00	915.66	-	2.00	-	915.66
Alpha	600.00	87.00	1,220.44	-	1.05	-	1,220.44
Alpha	400.00	86.00	1,225.09	-	2.00	-	1,225.09
Alpha	1,600.00	66.00	686.17	-	1.10	-	686.17
Alpha	1,000.00	86.00	1,183.60	-	1.43	-	1,183.60
Alpha	1,010.00	82.00	3,886.47	-	10.15	-	3,886.47
Alpha	9,700.00	66.00	142.14	-	0.18	-	142.14
Alpha	1,150.00	74.00	1,356.78	-	2.00	-	3,449.66
Alpha	1,000.00	86.00	1,041.52	-	2.00	-	1,041.52
Alpha	500.00	85.00	925.05	-	2.51	-	925.05

Table 5A continued

File Number	Last Yearly Salary	Age	Contributions and Interest Teacher	Contributions and Interest Government	Total Service	Annual Allowance Granted to Dependent	Death Benefit & Interest
Alpha	1,800.00	77.00	841.85	-	2.00	-	841.85
Alpha	798.00	87.00	2,209.98	-	2.00	-	2,209.98
Alpha	558.25	90.00	1,264.63	-	2.00	-	1,264.63
Alpha	1,086.75	92.00	1,446.12	-	1.00	-	1,446.12
Alpha	1,400.00	84.00	1,155.85	-	2.00	-	1,155.85
Alpha	850.00	80.00	359.31	-	2.00	-	359.31
Alpha	1,200.00	80.00	487.07	-	2.00	-	487.07
Alpha	500.00	91.00	2,102.32	-	2.00	-	2,102.32
Alpha	40,574.00	60.00	10,220.82	-	1.40	-	10,220.82
Alpha	950.00	81.00	738.64	-	2.00	-	738.64
Alpha	450.00	89.00	2,232.11	-	2.00	-	2,232.11
Alpha	750.00	78.00	605.58	-	1.00	-	605.58
Alpha	700.00	84.00	1,127.28	-	1.54	-	1,127.28
Alpha	710.00	81.00	837.99	-	2.00	-	837.99
Alpha	1,450.00	77.00	511.97	-	2.01	-	511.97
Alpha	710.00	75.00	647.22	-	2.00	-	647.22
Alpha	673.25	82.00	1,038.11	-	2.00	-	1,038.11
Alpha	700.00	90.00	1,025.88	-	2.00	-	1,025.88
Alpha	1,350.00	74.00	1,433.47	-	2.00	-	1,433.47
Alpha	700.00	84.00	1,556.03	-	3.16	-	1,556.03
Alpha	2,500.00	70.00	1,141.62	-	2.00	-	1,141.62
Alpha	3,000.00	88.00	894.96	-	0.78	-	894.96
Alpha	1,000.00	93.00	2,029.74	-	2.12	-	2,029.74
Alpha	700.00	85.00	1,139.64	-	2.00	-	1,139.64
Alpha	400.00	70.00	46.61	-	0.42	-	46.61
Alpha	650.00	86.00	1,709.85	-	2.00	-	1,709.85
Alpha	1,400.00	93.00	96.95	-	0.11	-	96.95
Alpha	728.00	84.00	957.93	-	2.00	-	957.93
Alpha	650.00	91.00	1,438.18	-	2.41	-	1,438.18
Alpha	800.00	73.00	534.62	-	2.00	-	534.62
Alpha	546.00	86.00	921.45	-	2.00	-	921.45
Alpha	1,351.00	88.00	1,589.40	-	1.00	-	1,589.40
Alpha	2,450.00	78.00	1,158.88	-	2.00	-	1,158.88
Alpha	800.00	68.00	625.19	-	2.00	-	625.19
Alpha	2,530.07	82.00	1,194.75	-	2.00	-	1,194.75
Alpha	1,200.00	68.00	1,096.85	-	2.00	-	1,096.85
Alpha	3,600.00	60.00	1,039.94	-	0.85	-	1,039.94
Alpha	800.00	82.00	546.75	-	2.01	-	546.75
Alpha	4,676.00	59.00	447.07	-	0.33	-	447.07
Alpha	870.00	83.00	1,211.45	-	2.00	-	1,211.45
Alpha	1,032.00	76.00	1,474.31	-	2.00	-	1,474.31
Alpha	723.75	82.00	652.23	-	2.00	-	652.23
Alpha	11,476.00	46.00	210.99	-	0.13	-	210.99
Alpha	16,164.00	45.00	426.00	-	0.13	-	426.00
Alpha	26,784.00	70.00	211.35	-	0.16	-	211.35
Alpha	502.00	51.00	50.35	-	0.98	-	50.35

**Table 6**  
**Information on Age and Service Allowances Granted**  
**During the Year 1998-99**

File Number	Last Yearly Salary	Contributions and Interest Teacher	Contributions and Interest Government	Age	Total Service	Annual Allowance
434	\$ 23,381.91	\$ 53,040.93	\$ 3,437.13	65	18.74	\$ 5,494.92
637	48,547.95	157,698.30	113,633.39	63	33.20	31,510.68
661	5,801.00	12,641.35	-	72	7.07	800.04
1134	8,720.00	33,218.86	-	65	16.00	3,072.00
1805	37,459.62	60,605.44	25,186.35	65	13.61	7,991.88
1897	3,000.00	12,872.83	-	71	14.51	1,392.96
3195	3,333.33	5,029.57	148.56	69	4.14	29,791.32
3542	13,910.00	41,148.29	-	65	13.75	3,435.00
4110	12,196.25	29,460.04	-	65	13.78	2,645.76
4207	33,120.80	53,123.11	43,472.01	62	18.70	12,030.72
4903	42,763.10	43,483.99	22,284.99	60	15.69	12,739.08
5053	2,100.00	9,921.86	-	65	13.18	2,096.76
5411	49,184.01	42,397.74	42,397.74	65	5.92	4,281.24
5932	39,596.69	54,894.97	32,697.48	60	13.89	10,463.16
6017	1,400.00	6,886.74	-	66	11.00	2,817.60
6626	51,096.81	100,511.76	52,909.08	66	30.09	26,054.16
7712	51,096.80	170,364.52	102,314.07	65	35.00	26,779.32
7997	13,381.42	45,401.54	1,538.82	65	20.65	4,401.96
8015	15,104.97	27,793.36	-	65	9.60	2,371.80
8260	15,446.24	37,309.46	-	65	12.08	2,691.12
8261	4,100.00	10,403.63	-	66	8.04	771.84
8585	15,377.58	46,488.77	5,596.23	55	20.32	4,358.28
9416	48,561.99	73,971.17	44,413.69	62	23.33	25,823.64
9626	18,414.88	52,705.69	-	65	14.50	4,268.64
10024	16,000.00	7,718.91	437.47	65	4.64	7,583.64
10080	20,693.02	24,531.05	10,737.91	65	12.81	3,888.36
10496	23,037.18	31,441.39	24,072.89	65	8.51	3,066.00
11833	48,548.00	118,046.88	101,650.81	59	25.48	24,027.12
12142	7,944.89	19,158.57	-	65	7.00	1,387.56
12165	4,200.00	12,922.69	-	67	11.32	2,899.80
13441	51,096.80	176,363.82	121,233.88	54	29.94	29,722.92
13612	2,955.00	9,873.97	-	71	11.16	2,858.64
13824	48,548.00	125,051.85	96,884.86	59	30.12	28,402.56
14567	5,695.27	8,654.80	-	68	7.72	741.12
15772	33,120.80	63,835.93	59,472.24	61	19.86	12,776.88
15819	2,200.00	7,101.64	-	65	6.00	654.24
15935	51,146.90	132,226.22	97,854.05	63	31.11	30,897.96
17500	48,548.00	82,531.78	65,663.71	57	22.84	21,537.72
17570	51,110.00	134,811.64	112,112.15	59	27.06	26,956.32
17579	61,894.00	112,582.10	104,085.53	58	19.94	23,174.76
17989	49,050.84	120,188.32	103,738.45	59	25.55	24,357.00
18172	48,993.99	113,462.34	92,616.21	58	26.93	25,503.84
18778	33,515.84	116,328.02	82,986.22	58	31.69	20,534.40
19208	45,784.77	43,534.51	36,148.00	57	11.71	7,352.93
19218	49,609.67	113,829.57	80,800.39	57	30.30	28,760.88
19253	51,090.80	190,179.01	124,776.13	59	35.00	34,993.68
19445	50,102.01	232,662.54	212,789.94	57	34.00	59,750.64
19459	37,268.00	105,393.03	81,939.89	59	28.71	20,860.68
19511	51,096.80	193,857.31	121,339.08	57	35.00	34,740.36
19522	48,544.74	109,193.13	88,381.04	57	26.22	27,031.68
19527	48,525.19	129,371.02	107,669.92	57	26.90	27,655.40
19543	56,167.10	199,889.42	127,305.64	57	35.00	38,118.00
19645	48,548.00	118,850.50	101,912.90	58	25.64	24,177.96

**Table 6 continued**

File Number	Last Yearly Salary	Contributions and Interest		Total Service	Annual Allowance
	Teacher	Government	Age		
19835	37,765.92	133,777.57	95,061.29	58	33.69
19956	15,694.93	38,979.74	-	65	12.03
20051	33,219.56	78,797.77	62,030.37	57	22.27
20123	48,837.12	143,102.40	112,421.21	56	29.32
20132	49,128.15	143,486.71	117,202.60	57	29.03
20146	53,032.80	139,890.55	120,518.24	55	23.43
20150	54,396.90	194,893.17	119,971.36	57	35.00
20194	108,896.00	348,313.03	253,228.02	56	33.42
20229	48,335.28	126,633.19	81,101.54	55	20.13
20337	48,548.00	151,773.89	118,125.49	56	30.13
20379	48,733.01	119,298.63	91,907.65	56	29.45
20508	51,096.80	170,094.60	121,346.32	52	30.00
20764	36,975.52	45,934.97	8,401.71	65	10.74
20928	54,215.40	208,103.39	122,057.15	59	35.00
21007	42,158.90	57,910.03	29,434.28	60	18.77
21077	48,548.00	176,834.80	115,455.56	57	35.00
21205	51,096.80	161,597.41	120,978.39	55	28.00
21233	51,096.77	168,223.23	125,289.39	55	31.69
21338	31,878.00	42,981.33	27,656.85	55	15.02
21376	62,385.68	211,516.56	147,625.53	57	32.00
21383	33,120.80	119,643.46	70,883.73	57	35.00
21515	52,871.00	203,005.09	128,937.98	56	35.00
21550	15,180.00	55,982.18	-	65	14.66
21612	49,561.18	126,099.79	77,779.40	58	26.44
21729	51,096.80	184,439.00	119,921.53	56	35.00
21780	48,548.00	119,432.33	95,928.34	55	28.70
21782	33,306.59	66,946.34	55,955.67	55	22.64
21793	24,752.00	70,875.57	-	65	15.60
21815	48,548.00	147,045.23	112,493.19	57	28.00
21820	54,215.40	207,306.07	132,543.99	61	34.39
21860	33,120.80	104,256.23	75,083.84	55	30.00
21969	48,548.00	65,141.23	56,541.89	56	18.55
22030	33,120.80	67,293.32	60,181.51	55	21.63
22049	51,706.31	190,230.05	130,396.22	56	35.00
22103	48,548.38	74,400.52	42,841.70	55	19.14
22194	66,582.57	236,235.39	161,302.83	55	34.00
22264	37,463.15	62,512.50	44,178.45	55	20.05
22266	33,120.80	85,720.12	61,315.18	56	26.14
22278	48,618.06	104,053.87	88,617.75	55	23.83
22394	51,096.80	182,069.87	121,341.17	55	35.00
22460	49,936.55	87,273.98	83,863.91	56	20.75
22484	53,384.02	179,619.52	127,136.80	56	35.00
22649	49,228.55	164,325.91	128,087.93	56	29.17
22653	48,692.99	160,691.17	119,956.99	54	29.83
22741	48,525.19	172,587.69	114,401.21	58	35.00
22756	49,538.04	131,389.04	104,173.08	55	25.70
22797	48,064.04	70,979.43	61,649.81	56	18.14
22857	48,548.00	151,378.19	110,243.33	54	34.48
22858	39,606.60	117,141.93	57,858.73	55	23.00
22901	48,547.95	123,559.81	96,052.11	54	27.35
22935	94,949.80	206,471.18	164,835.47	55	31.37
23020	48,548.00	166,033.62	116,726.60	55	34.92
23033	48,547.95	134,730.97	115,070.12	60	29.40
23035	48,525.19	126,161.45	103,412.97	57	26.69
23152	49,281.67	137,477.24	103,685.57	54	30.71

Table 6 continued

File Number	Last Yearly Salary	Contributions and Interest Teacher	Contributions and Interest Government	Age	Total Service	Annual Allowance
23270	108,179.40	296,011.91	223,446.64	55	33.63	68,223.24
23279	49,127.99	182,290.51	123,800.02	55	35.00	33,241.80
23319	48,548.00	93,924.62	84,256.75	55	22.87	21,566.28
23349	51,072.88	167,342.04	128,102.90	57	29.80	27,389.71
23361	85,182.92	278,351.18	216,996.17	55	31.99	52,908.96
23481	54,189.87	212,143.52	130,450.02	59	35.00	36,993.72
23489	48,548.00	173,429.00	114,401.21	54	35.00	33,004.32
23529	48,928.12	48,186.01	37,743.91	55	15.31	14,576.52
23563	49,236.52	160,294.18	110,870.69	54	35.00	33,256.80
23564	37,268.00	124,875.49	82,747.60	54	34.08	24,672.36
23650	37,313.15	106,004.96	80,968.44	55	29.21	21,154.68
23759	4,825.18	140,025.84	89,252.37	57	27.67	28,488.48
23765	69,310.43	243,308.54	159,028.64	58	35.00	47,435.16
23831	62,400.96	213,433.03	144,659.72	55	35.00	41,478.36
23916	29,301.88	51,271.99	28,025.76	55	16.41	8,932.32
23924	51,706.19	210,117.67	131,862.17	57	33.51	33,500.16
23968	48,548.00	114,003.08	86,198.72	54	29.16	27,497.28
23986	54,760.20	95,989.63	76,423.20	57	19.34	21,558.48
23989	47,632.07	76,921.52	59,519.48	55	17.82	16,589.28
23994	56,788.96	184,848.51	136,043.26	58	31.00	34,098.72
24063	59,700.16	207,768.80	144,965.38	57	33.39	38,469.96
24228	64,370.65	221,739.46	157,831.22	53	32.00	44,080.44
24263	65,785.27	229,452.22	155,633.49	60	33.00	45,464.28
24315	51,096.80	183,489.84	121,335.61	54	33.00	32,755.20
24370	51,096.80	137,178.77	126,767.87	57	20.00	19,869.12
24448	51,706.25	184,754.60	131,765.09	54	33.46	33,416.52
24469	65,708.70	240,201.79	152,374.45	59	35.00	44,750.28
24741	62,807.30	191,688.68	130,336.27	54	34.00	40,174.32
24759	48,324.10	134,929.96	97,641.11	54	26.04	26,358.00
24776	48,579.65	186,887.04	114,397.65	56	34.00	32,065.56
24809	48,548.00	125,099.56	88,781.62	53	31.82	30,005.84
24876	48,548.00	167,060.20	114,404.09	55	34.00	32,061.24
24950	49,354.93	166,791.53	114,480.43	53	34.00	32,184.48
24982	86,599.14	311,330.99	229,866.34	54	34.36	58,097.40
25266	48,548.00	126,719.46	85,709.80	56	29.00	29,366.52
25438	54,215.40	139,614.45	116,856.10	56	24.32	25,519.68
25615	55,523.82	150,197.46	101,419.24	60	20.10	20,923.92
26458	72,359.08	188,365.65	137,535.24	51	30.00	42,168.36
27072	55,208.06	149,320.32	108,876.78	53	30.00	32,319.96
27438	48,548.00	166,972.07	114,403.68	53	33.00	31,118.28
28278	51,185.45	188,106.01	114,042.34	57	35.00	34,779.48
28939	52,172.88	143,851.67	118,823.59	58	30.31	30,192.84
29381	63,729.34	221,011.76	153,398.83	57	32.00	39,633.60
30282	5,813.62	7,173.24	-	65	5.24	1,000.08
30699	51,096.80	169,539.42	118,280.50	53	31.00	31,836.72
32477	57,895.12	168,570.84	129,657.72	51	30.00	33,407.76
40407	76,855.12	193,758.28	124,835.61	54	30.05	40,913.64
40408	49,940.60	112,331.22	97,631.94	60	20.21	20,515.56
40429	51,913.67	182,453.35	129,080.65	52	28.75	29,495.76
40555	45,720.71	130,084.91	92,382.99	59	21.44	19,929.60
40945	56,734.08	155,976.36	112,145.08	52	29.64	33,983.16
41044	25,679.10	190,317.86	183,467.41	55	29.60	31,996.44
41299	51,248.94	188,867.71	125,669.08	55	28.81	29,392.08

Table 6 continued

File Number	Last Yearly Salary	Contributions and Interest Teacher	Contributions and Interest Government	Age	Total Service	Annual Allowance
41337	24,274.00	171,604.87	114,744.23	55	31.25	32,318.04
41542	48,525.18	158,140.22	114,401.33	56	30.85	31,274.28
41805	46,925.34	134,149.26	80,210.26	60	25.29	23,197.44
41809	65,567.04	214,354.93	156,255.87	53	33.00	42,029.52
41810	76,174.48	212,804.76	162,830.79	51	30.00	43,755.00
41811	48,548.00	152,542.06	114,407.50	50	30.00	28,289.40
41812	48,548.00	155,236.77	126,625.56	52	30.22	28,553.40
41815	48,547.90	165,601.23	114,406.99	51	30.00	28,289.16
41816	48,677.84	155,658.57	109,544.57	55	25.00	23,576.40
41817	48,548.00	135,851.82	101,862.64	50	30.09	28,383.00
41820	48,548.00	143,488.56	100,341.80	56	27.01	28,441.92
41823	52,267.88	164,443.43	114,778.85	53	30.00	28,815.84
41824	51,301.43	165,592.35	120,418.48	52	30.00	30,255.84
41825	48,548.00	162,282.64	114,403.05	51	30.00	28,289.40
41826	52,553.89	179,897.94	125,500.07	52	30.00	29,981.16
41827	51,096.77	169,515.55	122,392.41	53	30.00	29,777.52
41828	48,602.50	158,807.58	116,444.51	50	31.00	29,296.44
41830	33,120.80	110,544.38	72,953.47	55	31.21	20,079.12
41831	50,430.97	179,686.49	125,150.48	53	30.00	29,294.76
41834	48,548.00	142,970.28	110,259.62	52	30.19	28,468.56
41835	48,565.73	157,672.67	114,531.21	49	30.01	28,345.68
41836	51,096.80	164,359.61	120,963.18	56	29.22	29,003.28
41837	48,548.00	178,043.20	114,405.13	61	33.00	31,118.40
41838	51,096.80	171,844.64	121,340.97	52	30.42	30,194.40
41839	48,548.00	148,064.51	110,241.92	55	30.00	28,289.40
41840	48,548.00	151,458.84	114,404.82	51	30.00	28,289.40
41841	54,231.40	183,240.72	129,827.71	51	30.00	31,599.72
41842	59,058.40	200,461.44	141,031.24	51	30.00	34,771.92
41843	51,410.94	119,719.26	110,964.15	60	20.40	20,373.48
41844	51,250.61	181,751.27	126,790.71	55	30.00	30,248.64
41845	48,548.00	162,926.15	111,709.77	51	30.05	28,336.44
41846	48,548.00	154,607.75	114,410.00	54	30.00	28,286.52
41847	51,096.80	170,277.05	121,340.71	54	30.01	29,787.36
41848	60,633.62	185,732.18	138,109.55	54	30.00	34,917.36
41849	82,063.10	238,013.39	177,607.81	52	30.00	47,538.24
41850	51,096.80	175,516.01	121,335.65	53	30.00	29,777.40
41851	51,472.26	162,572.23	110,148.54	55	30.49	30,475.80
41852	57,146.38	167,707.93	126,736.02	50	30.11	33,811.32
41853	63,640.80	190,434.78	140,146.64	55	30.03	36,479.52
41854	86,981.63	265,519.73	194,829.60	58	32.00	54,091.56
41855	50,913.29	169,899.42	117,716.24	52	30.89	30,551.88
41859	51,096.74	164,873.92	120,960.13	58	27.00	26,799.72
41860	48,689.79	165,999.78	114,805.82	53	30.00	28,361.76
41861	48,634.94	157,537.91	114,468.44	50	30.00	28,348.92
41862	63,738.59	206,466.77	140,828.81	55	32.00	41,405.52
41863	70,271.26	231,990.07	164,213.02	54	32.00	44,023.20
41864	51,576.00	182,398.25	121,180.94	54	32.60	32,835.48
41865	48,548.00	166,033.86	116,579.64	52	30.00	28,289.40
41866	51,152.60	152,249.66	118,612.20	51	30.00	29,923.32
41867	51,276.17	177,553.05	121,354.78	54	30.00	29,799.00
41868	50,392.60	161,124.82	118,669.04	55	26.22	23,318.70
41869	48,548.00	166,608.24	114,567.46	53	32.01	30,226.56
41870	61,677.00	185,724.97	136,899.05	52	30.00	36,062.16
41875	49,508.41	156,614.02	114,583.85	49	30.00	28,518.48

**Table 6 continued**

File Number	Last Yearly Salary	Contributions and Interest Teacher	Contributions and Interest Government	Age	Total Service	Annual Allowance
41876	24,274.00	119,296.44	77,596.13	51	24.42	24,409.44
41877	52,550.50	156,896.96	116,828.17	52	30.00	29,564.76
41878	48,548.00	168,123.00	114,400.92	51	30.70	28,949.52
41879	52,048.78	112,308.09	87,291.81	52	29.49	28,220.88
41880	51,096.80	142,648.44	121,010.16	53	30.00	29,777.40
41881	51,417.06	179,885.96	121,635.82	54	30.01	29,975.04
41882	51,096.80	170,344.19	119,241.19	53	30.00	29,787.12
41883	63,371.70	173,046.26	139,929.91	51	30.00	36,475.56
41884	48,548.00	167,072.37	115,432.36	53	30.00	28,331.04
41885	48,548.00	152,964.77	114,496.97	55	28.59	26,959.80
41886	48,548.00	149,152.75	123,268.49	60	30.26	28,635.24
41887	61,360.53	218,336.06	152,805.37	54	30.00	36,201.60
41888	77,086.50	241,959.97	183,914.12	55	30.00	45,519.12
41889	63,139.14	200,693.46	145,744.21	53	30.00	36,476.04
41890	48,615.91	157,384.19	114,411.72	53	30.00	28,301.16
41891	51,039.38	171,864.52	120,596.85	54	29.94	28,909.56
41892	55,879.30	187,167.28	131,984.37	57	30.93	33,590.52
41893	57,520.68	197,872.52	120,480.38	54	32.45	34,988.40
41894	62,857.71	213,368.76	149,342.20	58	31.00	40,308.48
41895	51,097.17	181,640.86	121,903.77	56	30.00	30,137.40
41896	55,505.26	173,476.08	133,116.56	53	30.06	32,615.76
41897	48,548.00	129,860.68	83,127.84	49	26.21	24,715.56
41898	48,548.04	159,574.02	113,355.80	52	29.56	27,788.04
41899	51,274.75	146,295.70	119,046.41	60	25.58	25,520.04
41900	57,155.05	158,406.43	117,209.69	51	30.00	29,322.36
41901	81,368.56	235,888.27	178,154.21	54	30.00	46,534.20
41902	54,215.40	193,236.96	130,064.59	54	30.00	31,597.44
41903	67,670.40	231,243.15	157,089.76	56	32.00	41,678.64
41904	49,258.86	165,397.44	117,088.71	52	30.00	28,503.60
41905	51,096.80	182,629.15	121,335.56	56	31.00	30,770.04
41906	51,096.80	184,372.55	121,335.57	60	30.00	29,777.40
41907	49,240.40	144,771.28	113,749.29	52	30.01	28,479.24
41908	33,120.80	104,291.05	72,903.55	52	30.05	19,332.84
41909	37,306.28	122,207.07	86,075.40	49	30.00	21,723.12
41910	54,215.20	189,456.43	130,137.46	54	30.00	33,443.88
41913	67,729.76	222,025.80	154,251.79	58	31.00	40,847.16
41914	51,096.80	130,960.64	125,030.95	60	24.00	23,821.92
41915	48,622.74	151,192.48	115,992.90	50	30.00	28,358.16
41916	54,215.58	156,846.33	110,763.11	55	25.65	26,909.64
41917	56,654.12	173,236.47	127,216.40	52	30.00	34,412.52
41918	51,176.20	172,979.43	122,607.60	54	30.00	29,994.84
41919	51,096.80	165,826.90	120,497.73	53	30.00	29,777.52
41920	48,548.00	103,889.45	72,740.92	50	24.33	22,942.68
41921	48,548.00	143,874.24	111,247.52	53	30.00	28,289.40
41922	54,215.40	170,110.04	125,085.07	50	30.00	30,879.00
41923	54,215.40	164,858.04	128,607.39	59	26.00	27,386.40
41924	51,096.80	170,301.46	120,168.21	51	30.00	29,777.40
41925	49,256.35	152,313.83	121,281.54	50	30.24	29,441.76
41926	48,548.00	167,507.59	114,404.74	54	32.00	30,175.44
41927	60,028.24	178,277.04	126,582.10	54	30.00	33,716.88
41928	48,548.00	163,405.19	114,403.88	55	29.00	27,346.44
41929	51,096.80	182,177.76	121,335.57	58	31.00	30,770.04
41930	51,096.80	180,449.99	124,449.67	54	31.00	30,770.04
41931	51,201.05	158,646.15	115,709.82	51	30.13	29,919.00

**Table 6 continued**

File Number	Last Yearly Salary	Contributions and Interest Teacher	Contributions and Interest Government	Age	Total Service	Annual Allowance
41932	48,752.99	162,422.84	114,931.74	51	30.00	28,507.56
41933	48,548.00	148,399.00	114,372.99	55	29.75	28,053.60
41934	49,002.44	135,196.76	102,617.93	49	30.00	28,355.40
41935	51,096.80	189,708.40	124,011.10	56	33.00	32,759.52
41937	63,368.21	204,902.80	146,368.45	53	32.00	39,601.80
41938	54,215.40	178,467.36	124,266.90	54	30.00	31,597.44
41939	48,548.00	167,402.41	114,394.69	58	30.75	28,996.68
41940	48,548.00	165,561.11	114,425.58	57	30.00	28,294.92
41942	54,202.86	192,068.36	132,085.05	53	33.00	33,428.40
41943	48,548.00	178,482.52	114,394.69	55	33.00	31,118.28
41944	48,665.60	181,355.23	115,506.55	56	35.00	33,523.08
41945	48,548.00	143,178.46	108,924.59	50	30.00	28,289.40
41946	48,547.95	177,947.71	114,352.20	57	31.93	30,109.32
41947	54,498.84	168,061.53	123,022.84	50	30.00	30,627.24
41948	48,548.00	165,556.24	114,402.11	51	30.00	28,289.40
41951	40,746.21	108,218.07	85,897.05	55	21.77	21,771.95

**Table 6 continued**

File Number	Last Yearly Salary	Contributions and Interest Teacher	Contributions and Interest Government	Age	Total Service	Annual Allowance
41953	38,164.81	50,098.54	38,438.46	55	13.42	12,363.24
41954	51,096.80	171,304.42	121,339.55	57	29.00	28,784.88
41955	48,548.00	174,746.07	114,405.93	60	32.00	30,175.44
41957	51,613.59	174,596.07	123,252.89	54	30.00	29,870.52
41958	49,297.28	157,809.65	118,965.45	51	31.00	30,073.32
41959	48,548.00	161,047.13	114,404.74	50	30.00	28,289.40
41960	51,096.80	132,220.51	100,116.78	51	30.00	29,777.40
41961	76,355.82	227,260.71	168,287.31	52	31.00	45,713.40
41962	48,548.00	134,374.81	101,039.45	51	30.00	28,289.40
41964	39,280.32	124,142.33	85,566.83	58	33.18	24,619.92
41965	59,512.54	202,168.09	140,631.82	54	30.92	34,898.28
41966	48,548.00	149,023.73	112,903.39	53	30.49	28,751.40
41968	48,548.00	161,589.08	117,130.39	53	30.00	28,289.40
41969	51,096.80	186,990.89	121,343.13	57	29.79	29,673.36
41970	76,000.00	217,306.10	151,065.33	54	32.00	46,950.48
41971	60,966.44	204,431.81	141,919.85	53	31.00	36,465.12
41972	50,412.00	169,204.66	119,688.64	54	31.00	30,440.88
41973	33,120.00	100,507.08	72,951.69	58	27.08	19,842.36
41974	37,268.00	120,145.95	85,618.74	50	30.00	21,718.68
41975	51,172.10	168,777.69	110,934.25	55	27.52	27,208.08
41978	53,512.16	177,563.64	122,251.41	55	30.00	30,890.52
41979	48,548.00	145,892.97	108,498.70	50	30.00	28,289.40
41980	51,096.80	156,475.99	123,534.63	56	28.43	28,219.08
41981	48,548.00	160,282.90	116,106.88	50	30.69	28,940.04
41982	48,548.00	160,371.16	114,433.48	60	29.00	27,353.40
41983	48,548.00	88,192.08	74,351.64	60	19.46	18,350.40
41984	48,923.60	139,269.93	101,846.69	46	30.00	28,516.80
41985	48,548.00	176,292.82	131,834.13	65	26.00	24,517.44
41986	48,525.19	129,273.23	93,517.88	51	25.99	25,879.20
41987	54,878.50	185,698.40	130,864.58	53	30.00	32,207.28
41988	51,096.80	158,333.28	111,465.97	56	30.25	30,025.56

**Table 6 continued**

File Number	Last Yearly Salary	Contributions and Interest	Total Service	Annual Allowance		
	Teacher	Government	Age			
41989	54,215.38	175,242.40	124,284.18	53	29.72	31,302.48
41990	54,215.40	192,183.19	129,798.39	53	32.00	33,703.92
41991	54,477.80	186,843.98	140,038.35	52	30.00	31,612.80
41992	54,215.40	147,361.29	123,764.90	59	23.00	23,702.40
41993	48,592.88	116,162.65	91,634.30	52	24.19	22,815.00
41994	50,742.92	184,472.13	134,827.29	50	30.00	25,837.08
41995	48,548.02	86,325.84	60,328.92	52	19.10	18,010.92
41996	51,096.80	175,438.86	121,052.31	52	30.00	29,777.40
41997	56,021.74	193,051.62	134,463.24	55	30.18	32,708.64
41998	51,096.81	191,320.94	122,318.45	57	33.00	32,755.20
41999	80,112.33	223,487.95	176,655.80	57	31.00	47,811.48
42000	48,548.00	157,258.43	114,403.40	51	31.00	29,232.36
42001	54,215.40	171,879.70	125,804.63	53	30.41	32,029.32
42002	49,208.02	170,804.84	116,735.25	57	31.00	29,648.88
42003	69,970.19	205,316.47	151,382.60	51	29.93	38,453.76
42005	48,548.00	167,381.86	120,217.40	54	30.08	28,366.92
42006	48,548.00	174,354.78	114,403.90	62	30.61	32,749.20
42007	48,548.00	165,651.94	114,393.90	53	30.00	28,289.40
42008	48,548.00	160,759.14	114,693.92	49	30.00	28,289.40
42009	51,116.61	182,718.53	120,026.06	55	32.25	32,015.88
42010	49,313.23	161,610.25	116,554.69	51	32.00	31,079.88
42011	48,548.00	155,942.52	114,402.99	49	30.00	28,289.40
42012	54,199.64	166,412.07	118,881.40	53	32.00	33,690.48
42013	54,215.40	187,790.78	130,123.55	55	30.57	32,197.80
42014	51,072.88	179,235.88	127,886.94	55	30.00	31,486.44
42015	48,548.00	158,067.86	114,403.05	60	27.00	25,460.40
42016	58,177.65	186,629.36	137,243.50	52	30.01	33,880.08
42017	48,548.00	147,181.96	128,966.46	56	28.43	26,808.96
42018	53,412.22	193,003.89	127,028.46	56	33.00	34,254.36
42019	51,967.05	192,128.90	132,612.90	52	30.01	30,268.08
42020	51,096.70	177,044.99	121,338.83	54	30.00	29,777.40
42021	51,156.74	153,699.32	115,846.51	52	30.08	29,890.56
42022	36,960.67	69,169.08	52,768.06	55	19.88	14,271.96
42023	51,096.80	176,647.94	121,335.72	53	30.00	29,777.40
42024	51,096.80	174,623.34	121,373.41	53	30.00	29,777.40
42025	50,048.00	169,675.22	122,867.89	52	30.00	29,031.48
42026	49,840.99	171,386.71	114,915.21	53	31.04	31,501.92
42027	66,134.38	205,298.70	147,281.70	52	30.00	38,711.88
42028	51,096.80	176,202.62	121,345.79	56	30.00	29,777.52
42029	31,878.00	86,641.91	61,542.72	55	24.63	15,386.88
42030	51,096.80	186,927.05	129,848.11	53	30.00	29,890.44
42031	51,096.80	164,279.39	119,500.47	51	30.00	29,777.40
42032	37,393.79	113,477.71	82,495.02	50	30.00	21,738.12
42033	61,845.64	203,151.04	144,334.05	56	30.00	35,978.64
42034	48,675.33	138,070.05	101,181.59	53	29.93	28,227.24
42035	57,866.06	172,081.09	122,402.98	56	30.00	33,144.96
42036	51,096.80	159,436.94	111,171.55	53	30.61	30,382.92
42037	51,119.41	194,084.16	143,352.36	51	29.79	26,453.68
42038	51,096.70	170,372.50	123,998.92	54	30.00	31,692.12
42039	1,200.00	8,653.83	-	65	13.68	3,238.56
42040	30,764.32	62,068.86	6,882.85	65	12.80	6,725.52
42042	70,261.90	202,487.18	144,876.97	55	27.36	37,417.92
42043	52,882.50	185,311.88	130,505.57	53	30.00	31,141.08
42044	49,127.95	161,339.43	127,721.97	52	30.13	28,615.80
42045	88,182.37	274,500.93	189,826.47	55	34.14	57,028.92

**Table 6 continued**

File Number	Last Yearly Salary	Contributions and Interest Teacher	Contributions and Interest Government	Age	Total Service	Annual Allowance
42046	48,676.72	100,958.47	94,716.90	55	20.21	19,110.96
42048	51,096.80	170,895.45	130,108.03	51	30.00	29,777.40
42049	23,462.86	19,925.20	6,446.73	65	6.73	1,638.48
42050	48,770.67	177,714.92	121,574.53	55	30.02	28,360.20
42051	49,254.46	154,038.58	123,576.45	52	30.17	28,759.08
42052	1,050.72	5,546.71	-	80	9.06	869.76
42055	54,124.30	181,299.16	125,816.10	52	30.00	30,807.72
42056	900.00	7,043.61	-	67	11.20	1,075.20
42057	49,393.89	151,210.96	120,761.22	53	30.09	28,587.60
42059	901.67	6,357.25	-	67	11.04	1,059.84
42060	51,096.80	170,831.67	121,916.67	53	29.79	29,569.08
42063	56,386.11	193,099.16	120,855.54	56	29.78	32,660.76
42066	49,127.95	170,409.47	124,511.10	51	30.36	28,862.28
42067	725.00	3,742.77	-	76	7.00	672.00
42069	51,706.22	162,310.20	125,747.07	50	29.62	29,580.12
42071	1,230.10	10,715.25	-	65	12.90	1,238.40
42073	1,061.50	7,973.28	-	67	10.93	1,049.28
42076	53,437.36	188,886.82	142,360.58	55	30.00	31,500.96
42077	49,127.95	175,553.35	127,756.25	52	30.14	28,625.88
42078	49,127.92	164,084.81	124,927.12	52	30.11	28,596.96
42079	54,862.98	191,120.55	137,472.43	56	29.02	30,784.32
42080	49,127.99	166,750.79	124,921.83	52	29.87	28,369.56
42082	52,303.22	116,209.05	100,509.05	61	19.58	19,756.32
42083	51,909.28	202,467.77	141,322.38	53	30.35	30,623.76
42084	84,759.16	221,834.73	164,078.87	52	30.07	48,449.88
42085	7,530.64	14,210.52	-	65	13.61	1,306.56
42088	36,073.18	28,743.38	19,974.70	67	3.00	1,935.84
42089	49,247.65	153,248.58	122,980.58	52	29.95	28,459.80
42090	49,127.97	161,119.42	114,124.84	53	29.81	28,245.60
42091	65,686.22	252,719.53	171,160.91	56	32.45	41,404.56
42095	49,127.95	106,536.61	79,092.35	50	24.26	23,040.96
42097	48,547.93	141,067.30	108,001.41	52	26.93	25,394.52
42098	51,083.78	146,970.63	108,434.40	52	29.98	29,376.60
42099	795.60	6,710.07	-	65	11.10	1,065.60
42106	57,452.97	140,658.14	109,007.45	52	30.09	32,260.92
42107	49,231.48	150,891.97	116,589.17	59	26.02	24,747.84
42112	58,051.38	192,592.23	148,357.86	58	30.31	33,837.60
42113	49,227.00	191,462.62	128,234.37	53	31.56	30,017.40
42117	77,410.25	254,133.14	180,808.10	55	31.51	45,269.28
42118	49,329.07	130,046.62	98,179.91	56	29.13	27,747.00
42119	18,857.17	17,687.84	7,598.43	65	5.41	1,671.12
42123	798.76	5,190.79	-	78	8.55	820.80
42131	37,138.80	75,453.59	33,371.74	65	14.00	8,987.52
42132	27,170.00	85,931.81	40,119.29	55	21.01	10,841.64
42133	38,301.00	113,727.03	46,764.60	55	20.00	13,736.16
42134	54,589.73	104,814.17	100,075.73	65	15.50	15,196.08
42155	22,032.00	65,409.19	14,022.11	65	14.00	5,067.12
98924	19,807.81	6,440.91	3,645.65	65	3.92	752.64

**Table 6A**  
**Information on Disability Allowance Granted During the Year 1998-99**

File Number	Last Yearly Salary	Age	Total Service	Annual Allowance
42070	\$ 11,007.82	57	21.10	\$ 10,107.00
42105	27,011.56	50	28.51	25,688.56
42093	19,701.02	51	29.95	21,144.72
42111	24,663.00	55	25.06	4,654.38
24051	22,449.67	54	21.86	20,760.72
2280	27,587.73	62	22.76	17,520.48
42129	33,138.00	51	26.80	27,272.52
42094	22,753.94	44	22.46	11,354.12
42064	27,218.40	47	25.11	11,910.54
42081	28,130.88	52	23.88	21,472.20
42053	3,553.67	43	18.20	12,639.60
29685	42,284.30	57	25.73	22,022.76
40403	22,070.14	55	19.11	18,728.72
23784	13,874.41	54	32.63	14,514.36
42054	1,312.35	48	20.03	19,911.36
41067	6,036.75	48	25.12	24,971.16
25229	43,590.17	53	21.37	8,028.78
42061	28,224.74	47	23.25	11,293.20
42144	52,742.77	63	17.52	17,630.76
42150	50,117.99	46	23.88	16,806.96
42181	52,536.90	52	28.84	21,772.44
24548	33,540.72	53	28.25	20,552.52
42062	13,092.47	54	19.84	18,797.04
42104	21,790.03	52	21.46	21,674.52
42108	27,491.40	52	12.95	9,694.44
21961	30,898.35	54	31.95	19,766.76
41291	50,117.97	50	12.05	8,646.00
42072	22,202.16	50	29.40	22,335.36
40743	34,665.43	46	24.19	11,980.56
41911	17,349.85	41	15.93	7,536.48
42100	9,553.90	46	6.80	3,290.40
41873	6,036.81	47	24.12	24,013.68
40751	9,177.16	45	23.79	17,076.84
42143	50,118.84	40	10.15	7,240.44
42086	23,162.46	53	13.63	9,713.04
42116	39,389.72	55	23.04	17,132.28
42075	26,127.03	42	11.31	5,773.44
24459	105.00	54	13.32	6,636.60
42114	28,976.13	49	15.14	10,559.52
42140	52,742.77	48	16.78	12,612.84
42125	16,542.40	54	29.40	23,989.44
42068	24,073.41	47	14.57	6,886.98
42130	30,121.77	52	28.65	20,303.40
40748	24,731.83	48	26.86	25,761.00
42103	15,221.55	54	24.14	6,636.60
42101	21,244.06	49	18.44	14,029.92
42219	50,118.07	43	19.05	13,234.56
42087	18,729.78	49	10.12	7,223.76
42065	48,847.54	45	22.20	20,999.28
41956	33,725.70	43	9.71	5,590.44
41977	23,345.28	51	28.00	10,761.15
42058	15,316.95	49	24.70	19,851.84
42124	23,664.90	52	25.46	10,796.76
41282	28,834.81	52	24.66	24,722.16

**Table 6A continued**

File Number	Last Yearly Salary	Age	Total Service	Annual Allowance
42234	42,486.47	59	29.80	28,500.12
42109	36,505.30	48	24.61	18,474.12
22840	26,684.68	55	22.13	21,875.16
42110	31,340.45	45	15.91	7,566.18
42151	50,117.98	52	24.09	22,982.76
23405	30,944.97	54	24.83	18,633.72
25147	50,118.77	53	22.90	16,577.16
42115	22,235.00	44	9.67	7,075.80
42041	39,785.96	50	24.49	17,754.60
42126	50,118.86	47	26.31	18,395.40
42122	19,712.13	46	12.23	11,031.12
42127	35,578.17	55	31.60	26,559.72
42102	36,806.20	47	10.66	10,562.28

**Schedule 1****Teachers' Superannuation Fund****Schedule of Investments and Accrued Interest, As At June 30, 1999**

Investments	1999		1998	
	Total Market Value	Accrued Interest	Total Market Value	Accrued Interest
Canada and Canada Guaranteed	\$ 558,847,340	\$ 3,588,924	\$ 397,844,861	\$ 4,935,401
Provincial and Provincially Guaranteed	184,718,583	2,588,528	220,865,761	3,041,310
Urban Municipalities and Hospitals	31,758	2,405	38,978	--
Corporate Debentures	115,753,116	1,500,498	214,248,027	2,401,581
Corporate Shares	742,780,026	560,587	748,875,948	770,069
Pooled Funds	112,692,821	--	92,681,461	--
Insured Mortgages - Principal and Real Estate	57,617,707	49,801	55,005,891	50,350
Short-Term	<u>15,409,543</u>	<u>103,963</u>	<u>44,632,936</u>	<u>225,267</u>
Total	<u>\$ 1,787,850,894</u>	<u>\$ 8,394,706</u>	<u>\$ 1,774,193,863</u>	<u>\$ 11,423,977</u>

**Schedule 2****Teachers' Superannuation Fund****Schedule of Investments Acquired, Year Ended June 30, 1999**

Investments	Maturity Date	Interest Rate	Value
<b>DEBENTURES:</b>			
Government of Canada	Sep. 01, 1998	-	\$ 16,300,000
Government of Canada	Nov. 01, 1998	-	4,200,000
Government of Canada	Mar. 01, 1999	-	5,700,000
Government of Canada	Mar. 15, 1999	-	11,640,000
Government of Canada	Sep. 01, 1999	7.75	146,987,000
Government of Canada	Mar. 01, 2000	-	934,000
Government of Canada	Mar. 15, 2000	5.00	86,221,000
Government of Canada	Dec. 01, 2000	5.00	28,181,000
Government of Canada	Mar. 01, 2001	7.50	15,309,000
Government of Canada	Jun. 01, 2001	4.50	187,761,000
Government of Canada	Apr. 01, 2002	8.50	5,622,000
Government of Canada	Sep. 01, 2002	5.50	388,114,000
Government of Canada	Sep. 01, 2003	5.25	289,563,000
Government of Canada	Jun. 01, 2004	6.50	134,682,000
Government of Canada	Dec. 01, 2006	7.00	49,243,000
Government of Canada	Jun. 01, 2007	7.25	76,323,000
Government of Canada	Jun. 01, 2008	6.00	21,741,000

**Schedule 2 continued**

Investments	Maturity Date	Interest Rate	Value
Government of Canada	Jun. 01, 2009	5.50	364,616,000
Government of Canada	Jun. 01, 2027	8.00	255,115,000
Government of Canada	Dec. 01, 2021	4.25	7,570,000
Government of Canada	Jun. 01, 2029	5.75	679,037,000
Bank of Nova Scotia	Jul. 22, 2008	5.65	17,871,000
Bell Canada	Dec. 12, 2002	5.65	929,000
GMAC	Apr. 01, 2002	5.50	4,961,000
GMAC Financial	Jul. 07, 2000	5.55	5,141,000
GMAC Financial	Jul. 24, 2001	5.55	15,376,000
NAV Canada	Dec. 01, 2006	6.60	1,107,000
Province of Alberta	Dec. 01, 2003	5.10	5,060,000
Province of British Columbia	Jun. 09, 2008	6.00	3,800,000
Province of Ontario	Mar. 08, 2029	6.50	13,039,000
Province of Ontario	Jul. 24, 2006	7.75	13,145,000
Province of Quebec	Oct. 01, 2029	6.00	4,828,000
Province of Saskatchewan	Mar. 05, 2029	5.75	1,800,000
Province of Saskatchewan	Jun. 02, 2008	5.50	4,809,000
Quebec Hydro	May 15, 2003	5.50	8,849,000
Royal Bank of Canada	Jun. 04, 2007	6.75	2,307,000

**SHARES:**

Alliedsignal Inc.	-	3,936,632
Amgen Inc.	-	715,897
Anheuser Busch Cos.	-	5,015,041
ATI Technologies Inc.	-	3,250,657
Bank of Montreal	-	6,694,418
Bank of Nova Scotia	-	5,485,685
Barrick Gold Corp.	-	5,674,619
BCE Inc.	-	6,946,325
BF Goodrich Co.	-	2,673,857
Biomira Inc.	-	321,236
Bombardier Inc.	-	7,572,781
Call-Net Enterprises	-	2,349,122
Cameco Corp.	-	5,416,932
Canadian National Railways	-	13,620,110
Canadian Natural Resources	-	4,934,440
Canwest Global Communications	-	1,861,123
Carnival Corp.	-	161,624
Celestica Inc.	-	13,705,290
Cinram International	-	1,045,298
C-Mac Industries Inc.	-	8,810,272
Compuware Corp.	-	2,730,074
Conoco Inc.	-	1,884,414
Donohue Inc.	-	1,664,082
Duke Energy Corp.	-	1,418,796
Edper Brascan Corp.	-	874,474
Enerflex Systems Limited	-	2,437,570
GEAC Computer Corp	-	936,799
Greystone Capital Management Inc.	-	270,493
Greystone Emerging Markets	-	3,431,631
Greystone Non-North American	-	22,016,850
Imasco Ltd.	-	2,169,615
Intertape Polymer	-	7,015,325

**Schedule 2 continued**

Investments	Maturity Date	Interest Rate	Value
Ipsco Inc.	-		4,381,959
Lear Corporation	-		1,229,308
Loblaw Cos Ltd.	-		1,031,966
Magellan Aerospace	-		1,644,238
Magna International Inc.	-		6,916,631
Marriott International Inc.	-		355,546
Micrologix biotech	-		183,157
Microsift Corp.	-		658,198
Miller Herman Inc.	-		676,832
Noranda Inc.	-		433,066
North West Co.	-		1,418,324
Northern Telecom Ltd.	-		8,711,360
Penn West Pete Ltd.	-		2,858,669
Petro-Canada	-		3,633,940
Placer Dome Inc.	-		4,423,138
Poco Petroleums Ltd.	-		3,689,280
Power Corp of Canada	-		14,545,751
Power Financial Corp.	-		4,030,926
Public Service Enterprises	-		2,219,864
Quebecor Inc.	-		1,093,192
Royal Bank of Canada	-		7,998,304
Royal Group Technologies	-		6,494,186
Safeway Inc.	-		419,066
Sask Wheat Pool	-		1,027,137
Sears Canada Inc.	-		3,701,222
Shaw Industries Ltd.	-		4,643,859
St. Laurent Paper Board	-		2,540,822
Sun Microsystem Inc.	-		411,577
Suncor Energy Inc.	-		285,153
Toronto Dominion Bank	-		17,226,625
Xerox Corp.	-		475,982
<b>MORTGAGES AND REAL ESTATE:</b>			
Airways III Calgary Industrial	-		1,506,649
Lougeed Equities	-		1,266,189
Meridian Business Centre	-		1,766,525
Saskpen Properties Ltd.	-		320,000
Westhills Equities Inc.	-		268,588
Miscellaneous Investments	-		8,611
<b>SHORT-TERM:</b>			
<b>TOTAL</b>			<b><u>1,005,801,295</u></b>
			<b><u>\$ 4,145,219,617</u></b>

**Schedule 3**  
**Teachers' Superannuation Fund**  
**Schedule of Investments Disposed, Year Ended June 30, 1999**

Investments	Maturity Date	Interest Rate	Value
<b>DEBENTURES:</b>			
Government of Canada	Sep. 01, 1998	-	\$ 16,300,000
Government of Canada	Nov. 01, 1998	-	4,200,000
Government of Canada	Sep. 01, 1999	7.75	146,987,000
Government of Canada	Mar. 01, 1999	-	5,700,000
Government of Canada	Mar. 15, 1999	-	11,640,000
Government of Canada	Mar. 15, 2000	5.00	86,221,000
Government of Canada	Jul. 01, 2000	10.50	13,835,000
Government of Canada	Dec. 01, 2000	5.00	28,181,000
Government of Canada	Mar. 01, 2001	7.50	74,137,000
Government of Canada	Jun. 01, 2001	4.50	137,544,000
Government of Canada	Apr. 01, 2002	8.50	74,970,000
Government of Canada	Sep. 01, 2002	5.50	341,438,000
Government of Canada	Feb. 01, 2003	11.75	4,525,000
Government of Canada	Sep. 01, 2003	5.25	252,583,000
Government of Canada	Dec. 01, 2003	7.50	38,850,000
Government of Canada	Jun. 01, 2004	6.50	134,682,000
Government of Canada	Dec. 01, 2006	7.00	21,893,000
Government of Canada	Jun. 01, 2007	7.25	76,323,000
Government of Canada	Jun. 01, 2008	6.00	78,556,000
Government of Canada	Jun. 01, 2009	5.50	229,415,000
Government of Canada	Mar. 15, 2016	-	6,739,000
Government of Canada	Mar. 15, 2016	-	5,319,000
Government of Canada	Jun. 01, 2027	8.00	346,919,000
Government of Canada	Jun. 01, 2029	5.75	458,179,000
Bank of Montreal	Apr. 09, 2002	6.40	6,100,000
Bank of Montreal	May 09, 2006	8.15	3,299,000
Bank of Montreal	Dec. 01, 2003	5.65	3,575,000
Bank of Nova Scotia	Apr. 01, 2003	5.40	9,015,000
Bank of Nova Scotia	Jul. 22, 2008	5.65	13,693,000
Bank of Nova Scotia	Oct. 20, 2005	8.60	2,000,000
BCE. Inc.	Sep. 04, 2001	5.55	3,278,000
Bombardier Capital Ltd.	Feb. 20, 2003	6.00	3,045,000
Bombardier Capital Ltd.	Dec. 22, 2006	6.40	1,284,000
Canada Trust Mortgage	Jan. 01, 2001	5.25	1,539,001
Canada Trust Mortgage	Jan. 01, 2002	5.70	3,289,944
Canada Trust Mortgage	Feb. 01, 2002	4.88	267,160
Canada Trust Mortgage	Apr. 31, 2002	5.38	571,729
Canada Trust Mortgage	Nov. 01, 2002	5.13	295,177
Canada Trust Mortgage	Sep. 13, 2004	6.00	5,914,000
Canadian Tire	Jun. 09, 2008	5.70	834,000
Cara Operations	Jun. 12, 2008	5.95	2,404,000
Chrysler Canada	Mar. 25, 2003	5.63	424,000
CIBC	May 12, 2005	8.55	4,000,000
Consumers Gas	Apr. 15, 2011	10.80	5,470,000
GMACFinancial	Jul. 07, 2000	5.55	5,141,000
Great Lakes Investment	Apr. 28, 1998	-	619,089
Greystone Capital	Oct. 24, 2007	7.00	200,000
Lanigan Union Hospital	Jul. 01, 2002	8.13	6,082
Municipal Finance Corp. of Sask.	Jun. 17, 1999	12.00	1,000,000
Mutual Life of Canada	May 15, 2008	5.80	3,062,000

**Schedule 3 continued**

Investments	Maturity Date	Interest Rate	Value
Poco Petroleums	Sep. 11, 2007	6.60	9,961,000
Power Financial Corp.	Jan. 05, 2006	7.65	4,045,000
Precision Drilling	Jun. 26, 2007	6.85	9,124,000
Province of Alberta	Dec. 01, 2003	5.10	5,060,000
Province of Manitoba	Sep. 14, 2000	7.75	5,000,000
Province of Ontario	Mar. 11, 2003	8.00	19,245,000
Province of Ontario	Jun. 02, 2027	7.60	14,882,000
Province of Ontario	Sep. 12, 2007	6.13	10,305,000
Province of Ontario - Residual	Sep. 08, 2023	-	15,819,000
Province of Ontario - Residual	Jun. 02, 2025	-	1,830,000
Province of Quebec	Oct. 01, 2029	6.00	8,781,000
Province of Saskatchewan	Apr. 10, 2014	10.25	9,390,000
Province of Saskatchewan	Mar. 05, 2029	5.75	1,800,000
Royal Bank Mortgage	Jan. 01, 2003	5.12	644,053
Royal Bank of Canada	Jan. 11, 2002	11.00	6,465,000
Sears Canada Inc.	Nov. 05, 2007	6.55	3,254,000
Thompson Corp.	Jul. 06, 2004	9.15	3,587,000
Transcanada Pipe Mtn	Apr. 15, 2027	7.90	933,000
Transcanada Pipe Mtn	May 26, 2028	6.28	133,000
Trizec Hahn	Jun. 01, 2004	7.45	3,361,000
Viking Rideau Corp	May 01, 2000	14.75	461,974

**SHARES:**

Adaptec Inc.	-	1,806,745
Allstate Corp.	-	772,824
Ameritech Corp.	-	107,820
American International Group Inc.	-	703,178
Amgen Inc.	-	1,764,323
Anheuser-Busch Co. Inc.	-	182,931
ATI Technologies Inc.	-	7,497,500
Bank of Montreal	-	2,387,450
Bank of Nova Scotia	-	4,023,940
Bankamerica Corp.	-	3,454,134
Bank of Boston Corp.	-	579,251
BCE Inc.	-	7,530,307
Bombardier Inc.	-	1,874,248
Call-net Enterprises	-	13,405,781
Cameco Corp.	-	636,084
Canadian National Railway	-	317,483
Canadian Natural Resources	-	584,964
Canwest Global Communications	-	2,111,869
Capital One Financial Co.	-	865,326
Cardinal Health Inc.	-	572,931
Carnival Corp.	-	279,106
Caterpillar Inc.	-	1,008,559
Central Newspapers	-	771,847
Cinram International Inc.	-	210,028
Coastal Corp.	-	122,559
Columbia Health Inc.	-	3,072,612
Computer Association International	-	1,617,272
Donohue Inc.	-	2,417,535
Dresser Industries Inc.	-	258,736

**Schedule 3 continued**

Investments	Maturity Date	Interest Rate	Value
Duke Energy Corp.	-		877,282
Edperbrascan Corp.	-		6,867,162
Enerflex Systems	-		318,966
First West Equities	-		125,778
GEAC Computer Corp.	-		5,381,242
General Electric Co.	-		337,415
Great Lakes Investments	-		216,270
Greystone Capital	-		1,200
Greystone Capital	-		229,927
Greystone Emerging Markets	-		2,459,928
Greystone Non-North American	-		4,518,749
Haliburton	-		2,216,997
Household International Inc.	-		2,503,803
Imasco Ltd.	-		1,407,367
Ipsco Inc.	-		4,251,616
Loblaw Companies Ltd.	-		1,028,517
Lucent Technologies	-		708,379
Magellan Aerospace	-		527,100
Magna International Inc.	-		1,734,684
Marriott International Inc.	-		625,470
MCI Worldcom Inc.	-		636,286
Microsoft Corp.	-		52,268
Miller Herman Inc.	-		204,426
Mobil Corp.	-		1,646,189
Noranda Inc.	-		4,070,096
Northern Telecom Ltd.	-		2,032,494
Nova Corp. of Alberta	-		4,793,420
Oakwood Homes Corp.	-		2,518,625
Petro-Canada	-		12,347,489
Placer Dome Inc.	-		26,446,210
Poco Petroleum Ltd.	-		3,224,153
Power Financial Corp.	-		5,167,372
Procter & Gamble Co.	-		236,778
Quebecor Inc.	-		271,920
Regional Cable Systems	-		816,127
Royal Bank of Canada	-		9,676,234
Royal Group Technologies	-		2,440,314
Safeway Inc.	-		277,350
Saskatchewan Wheat Pool	-		4,057,695
Schering Plough Corp.	-		892,823
Sears Canada Inc.	-		280,945
St. Laurent Paperboard Inc.	-		549,830
Sun Microsystem Inc.	-		918,813
Sunamerica Inc.	-		1,157,091
Suncor Energy Inc.	-		5,184,803
TJX Companies Inc.	-		558,188
Transocean Offshore Inc.	-		2,268,268
Xerox Corp.	-		67,735
<b>MORTGAGES AND REAL ESTATE:</b>			
Airways III Calgary Industrial	-		1,499,757
Desrochers Development Corporation	-		78,659
Glendale Lodge Society	-		88,565

**Schedule 3 continued**

Investments	Maturity Date	Interest Rate	Value
Meridian Business Centre		-	1,564,884
Pension Fund Realty Diversified Series		-	158,699
Pension Fund Realty Albert & Bank Streets		-	480,872
Saskmet Properties		-	2,425,424
Saskpen Properties Shareholders Loan		-	320,000
SP Two Properties Ltd.		-	126,000
Toronto Industrial Series Reisman		-	107,604
Weyburn Square		-	60,018
Miscellaneous		-	157,831
<b>SHORT-TERM:</b>		-	<b>1,034,574,107</b>
<b>TOTAL</b>			<b>\$ 4,041,254,764</b>

**Schedule 4****Teachers' Voluntary Contributions Fund****Schedule of Investments and Accrued Interest, As At June 30, 1999**

Investments	1999		1998	
	Total Market Value	Accrued Interest	Total Market Value	Accrued Interest
Pooled Funds	\$ 2,445,398	\$ --	\$ 2,319,797	\$ --
Short-Term	<u>352,557</u>	<u>1,104</u>	<u>286,576</u>	<u>2,320</u>
<b>TOTAL</b>	<b>\$ 2,797,955</b>	<b>\$ 1,104</b>	<b>\$ 2,606,373</b>	<b>\$ 2,320</b>

**Schedule 5****Teachers' Voluntary Contributions Fund****Schedule of Investments Acquired, Year Ended June 30, 1999**

Investments	Maturity Date	Interest Rate	Value
<b>POOLED FUNDS:</b>			
Greystone Canadian Equity Fund		-	\$ 101,427
Greystone US Equity Fund		-	149,163
Greystone Management Global Pooled Fund		-	178,857
Greystone Fixed Income Fund		-	275,362
<b>SHORT-TERM:</b>		-	<b>\$ 2,053,258</b>
<b>TOTAL</b>			<b>\$ 2,758,067</b>

**Schedule 6****Teachers' Voluntary Contributions Fund****Schedule of Investments Disposed, Year Ended June 30, 1999**

Investments	Maturity Date	Interest Rate	Value
<b>POOLED FUNDS:</b>			
Greystone Canadian Equity Fund	-		\$ 43,318
Greystone US Equity Fund	-		39,869
Greystone Management Global Pooled Fund	-		270,312
Greystone Fixed Income Fund	-		99,896
<b>SHORT-TERM:</b>			
<b>TOTAL</b>			<u>\$ 2,436,975</u>

